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ATTITUDES OF SENIORS TO SPECIAL RETIREMENT HOUSING, LIFE TENANCY ARRANGEMENTS AND OTHER HOUSING OPTIONS

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ATTITUDES OF SENIORS TO SPECIAL RETIREMENT HOUSING, LIFE TENANCY ARRANGEMENTS AND OTHER HOUSING OPTIONS

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ABSTRACT

In the Summer and Fall of 1987, a series of focus groups were conducted in order to ascertain the market, among elderly homeowners, for a range of housing options including special retirement housing and financial mechanisms and tenures that can improve affordability.

Participants were 59 males and 64 females ranging in age from 52-84 living in Vancouver, Winnipeg, Toronto, Montreal and Halifax.

Options enabling aging in place with revenue such as homesharing, taking in a boarder or putting in a suite, or assuming a Reverse Annuity Mortgage were favorably considered by few respondents. Among options involving selling and moving, the most preferred was purchasing a unit in an apartment or townhouse development. Buying into special retirement housing and particularly, a continuing care community also interested a sizeable number who cited meal service, housekeeping and personal/medical care if required as the main advantages. Although substantial distrust was expressed concerning life tenancy arrangements, roughly a third of respondents felt the disadvantages might be mitigated by the availability of service and amenities they could not otherwise afford.

The report highlights differences in the views of those aged 52-64, 65-74 and 75+ and between the 5 cities. Modifications made to the focus group technique which permit quantitative data analysis are described.

SIMON FRASER UNIVERSITY GERONTOLOGY RESEARCH CENTRE
EXECUTIVE SUMMARY
FOCUS GROUP STUDY OF OLDER HOMEOWNERS

This report describes the findings of a series of focus group discussions conducted with older homeowners in the summer and fall of 1987. Respondents were 123 predominantly married men and married and widowed women, in the age groups 52-64, 65-74 and 75+, resident in Vancouver, Winnipeg, Toronto, Montreal and Halifax. Topics covered included best and least liked features of being a homeowner, feelings about a series of options that would allow the homeowner to realize some revenue while remaining in his/her current home, feelings about a series of options that involve selling the home and moving to alternative accommodation, feelings about life tenancy arrangements and, preferred types and characteristics of retirement housing. The salient findings of this research were as follows:

1. Best/least liked features of homeownership

Having privacy, having a yard or garden, and having independence were the preferred features of homeownership. The effort and cost of maintaining a home and garden, and the expense of property taxes were specified as the major disadvantages. The physical difficulty of maintenance was the most frequently mentioned reason for considering selling the home.

2. Options for remaining in the home

Considering **homesharing, taking in boarders** or **putting in a self-contained suite**, respondents saw provision of companionship and reduction of costs as likely advantages, but incompatibility and loss of privacy as possible problems. Two-thirds to three-quarters of each age group said they would not consider these options for themselves. Residents of Halifax and Winnipeg appeared to be less opposed than others to these ideas.

Considering **Reverse Annuity Mortgages**, the main sentiment was a reluctance to undertake a mortgage late in life, most strongly expressed by the group aged 75 and over. Also noted was a concern with diminishing the estate one would leave to one's heirs. This alternative seemed least acceptable in Toronto and Vancouver and most acceptable in Montreal.

3. Options involving selling the home and moving

Selling and renting was most commonly seen as a solution to the problem of home maintenance, but most respondents stated they would not consider doing it themselves. Those 75 and over, and residents of Winnipeg and Montreal were more interested in this option. **Buying a smaller single family detached dwelling** was considered a viable option mostly by younger respondents who owned large homes, most notably by Haligonians. Older people cited the continued need for home and garden maintenance as the chief disadvantage of this option. There was little enthusiasm for purchase of a **mobile home**, with the generally poor location of mobile home parks being cited as the major drawback.

More than half of all groups said they personally would consider **buying a unit in an apartment or townhouse development**. It was felt that this option carried less responsibility than a single family home, but living under community regulations and lack of control over operating and maintenance costs were mentioned as disadvantages. When considering buying **a unit in special retirement housing**, participants mentioned benefits such as companionship, social activities, possible meal availability, security and special design features. The main drawback noted was the concentration of old, sick or frail people. Interest in this option was highest in the oldest groups. Proportionately fewer in Winnipeg and Halifax than in other cities rejected the possibility for themselves. Even among those interested, the possibility was considered to be far from imminent.

4. Life tenancy arrangements

Participants were questioned in some detail about their interest in life tenancy arrangements. While acknowledging that such arrangements would reduce the purchase price of alternative housing and perhaps allow them to "trade-up", they cited the following disadvantages:

- one would be locked into housing which might over time become less appropriate to one's needs
- there would still be monthly maintenance fees
- equity invested would be lost on moving, or would not be available for one's heirs
- someone else would get the advantage of their investment. Overall, 88% of the group rejected the idea, in its basic form, for themselves, although about 21% of the oldest group indicated some interest.

In exploring factors which might increase the attractiveness of life tenancy, it became apparent that only two made any real difference for these subjects. About half those aged 65-74 and about 30% of the other groups said they would be more interested if the arrangement included reimbursement to the person or his/her estate if the tenancy agreement were terminated within a short time. Roughly 45% of the two younger groups, but only 33% of the oldest, saw the guarantee of a nursing home bed if required as a factor which would enhance their interest in a life tenancy arrangement.

5. Types of retirement housing and desired amenities therein

When asked what features of special retirement housing were most attractive to them, participants mentioned firstly that such housing should be spacious. Single-detached or low rise apartments were the preferred forms. Meal service, housekeeping and personal/medical care if required were the amenities most desired.

Retirement villages would be seriously considered by about a quarter of each group. Age concentration was the most frequently mentioned advantage and disadvantage, but three and a half times more saw it as a disadvantage than as an advantage. Interest in a multi-level complex was, surprisingly, lowest among the oldest participants but overall about half the group said they were very or moderately interested, mainly because they would not have to move if they needed more care. Residents of Toronto and Halifax expressed less enthusiasm for this option than those of other cities.

6. Final questions

Returning to feelings about life tenancies, about a quarter of the respondents indicated that the disadvantages of a life tenancy would be overcome if that was the only way they could get the special services and amenities they desired in retirement housing. This was more true of Halifax residents than others. It should be noted, however, that almost 58% of subjects still maintained they would not consider a life tenancy arrangement.

Finally, when asked about their priorities for use of assets, the majority of participants stated that leaving something for their heirs was not as important to them as maintaining their standard of living, having funds for emergencies and having funds for travel.

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I. INTRODUCTION

The Canada Mortgage and Housing Corporation (CMHC) is currently examining a wide range of accommodation options for elderly Canadians, including special retirement housing and financial mechanisms and tenures that can improve its affordability. An important component of this examination is the assessment of the potential markets for retirement housing and options such as life-tenancies.

In Spring, 1987 a telephone survey was carried out for CMHC by Campbell Goodell Consultants in which 600 persons aged 60 and over were asked for their views on a range of housing options.

In June, 1987, the Gerontology Research Centre at Simon Fraser University as well as several other groups and individuals were invited by CMHC to submit a proposal for a series of focus group sessions with older adults that would complement the telephone survey. The study was to be conducted during the month of July in five cities: Vancouver, Winnipeg, Toronto, Montreal and Halifax. Participants were to be recruited by the National Advisory Council on Aging (NACA) according to the specifications of the contractor.

In response to CMHC's invitation, the SFU Gerontology Research Centre submitted a proposal, which was accepted, to interview 120 homeowners aged 55 and over in groups of 8 persons. In order to ensure a representative sample of homeowners, it was requested that NACA be asked to recruit participants on the basis of the following groupings: age, sex, marital status, socio-economic status, city of residence and language usually spoken.

The variable categories and reasons for their inclusion as selection factors are described below.

A. Age: 55-64
65-74
75 and over

The division of persons aged 65 and over into the two age categories 65-74 and 75+ is according to accepted gerontological principles and practices. During the years between 65-74, while there is a high probability of psychological, physical and social transitions occurring (retirement for men and widowhood for women), most people are reasonably active and healthy. The 75 and over group tend to be more restricted in life activities and manifest more physical disabilities. It was felt that there might also be significant difference between these two groups in their housing-related needs, attitudes, concerns and behaviour. For example, it seemed more likely that the older group might be attracted to special retirement housing offering housekeeping and/or personal care services due to their greater frailty. Also, they were thought to be more likely to have encountered reticence on the part of lending institutions, because of their age, should they have sought traditional financing to purchase retirement housing. Further, it was felt they may be more conservative than the 65-74 age group when it comes to life-tenancy arrangements due to their greater desire to pass on a legacy to their children (a postulated cohort effect).

While the inclusion of these two age groups is virtually mandatory in any study of the older population, it was thought desirable to add a third group to the study: a group aged 55-64.

Reasons were as follows:

1. The age group 55-64 represents the next generation of senior citizens.
2. They are more educated and affluent than those who are currently aged 65+.
3. In addition to being themselves future consumers of retirement housing and life-tenancy arrangements, they may have living parents who turn to them for advice on housing and other matters.
4. It would allow the focus group study to more closely parallel the age range covered in the telephone survey (i.e., 60+).

B. Sex: Male-Female

It was felt that the housing-related needs, attitudes, concerns and behaviour of male and female homeowners 55 years of age and older might be different (sex interacts with marital status as elaborated on below).

C. Marital Status: Married-Unmarried

It was felt that whether someone has a mate or not might affect their housing needs and behaviour. The marital status/sex interaction is a major variable. For example, widowed females tend to have a lower income than males or married females. They might also be expected to have less need for space but greater need of companionship and security, which could make multi-unit accommodation particularly attractive.

D. Socio-economic Status: Receipt of GIS and location of current housing

It is felt that there might be differences in housing-related needs and behaviour depending on socio-economic status. Ideally, education, income and pre-retirement occupation should be taken into consideration. Receipt vs. non-receipt of the Guaranteed Income Supplement was suggested as one simple proxy measure that could be used to reflect socio-economic status. Another was location of current housing (e.g., in Vancouver, an east vs. a west side location).

E. City of Residence: Vancouver, Winnipeg, Toronto, Montreal and Halifax

These five geographic areas were specified as locations of interest by CMHC in the terms of reference for the study.

F. Language: English, French

As specified by CMHC, the Montreal group was to be conducted in French.

Each of the 8 person focus groups was to be homogeneous as far as age was concerned. That is, people in the 65-74 age groups were not to be mixed with those 55-64 or 75 and older.

Reflecting their representation in the homeowner population, groups were to be mixed in sex composition and marital status as follows:

Age 55-64:	6 males married and living with their spouse	2 widowed females
Age 65-74:	6 males married and living with their spouse	2 widowed females
Age 75+:	5 males married and living with their spouse	3 widowed females

If possible, in each group half of the males and half of the females were to be homeowners living in upper middle class neighbourhoods; the other half homeowners from lower middle class or working class neighbourhoods.

Due in large measure to the short time period allocated by CMHC for subject recruitment as well as the general difficulty of recruiting subjects for research projects during the summer months, it proved impossible to adhere strictly to the above selection criteria and, at the same time, secure a sufficient number of subjects for a meaningful study. The recruitment procedure was therefore modified to allow for convenience sampling. It was also necessary to postpone conduct of the Montreal groups until October, 1987.

This report describes findings from both the English and French language groups.

In total, 16 English language groups with a mean size of 6.8 participants were conducted: 5 in Vancouver, 5 in Toronto, 3 in Winnipeg and 3 in Halifax. There were three French language groups.

The total number of participants was 129 (64 males and 65 females). Records of only 123 participants (59 males and 64 females) were entered into the analyses, however. Reasons for discarding the records of the 6 remaining subjects were as follows: 2 males and 1 female in one of the Toronto groups left mid-way through the session, 1 male in another Toronto group arrived late and was un-cooperative, 1 male in a Winnipeg group was a renter and therefore ineligible to participate in the study while 1 male in Vancouver did not appear to speak English sufficiently well to comprehend many of the questions asked.

A detailed description of the characteristics of the participants entered into the analyses is presented in Part III of this report.

II. METHOD

1. Procedure

Prior to beginning the focus group discussions, each participant was handed an envelope containing an Informed Consent Form and a Participant Information Form. The latter requested information concerning the subject's:

- Age
- Sex
- Marital Status
- Present employment status
- Present occupation or major pre-retirement occupation if retired
- Self-perceived health status
- Highest level of education completed
- Receipt of Old Age Pension, Spouse's Allowance, and full or partial Guaranteed Income Supplement
- Form of current housing
- Household composition
- Location (i.e., neighbourhood) of current housing
- Duration of residence in current housing
- Estimated market value of current housing
- Amount of mortgage if any
- Type of homeownership
- Number of bedrooms in current home

Subsequent to completion of these forms, copies of which are included in Appendix 1, the group leader introduced herself (himself in the case of the

French language groups) and described the purpose of the study, explained the reason for a tape recorder and two observers, and re-emphasized the confidentiality of comments/names of participants. She/he indicated that all comments were welcome, that there were no right or wrong answers and that SFU and CMHC wanted to know about all points of view. She/he then proceeded to ask, in the order specified, each question listed in the Discussion Guide (see Appendix 2). Items listed as response categories in the Discussion Guide were only mentioned if there was no spontaneous response to a question.

2. Response Recording

All sessions were tape recorded. In addition, two trained observer-coders attended each session. Their role was to record, on pre-coded forms, responses to the questions asked. Each observer was responsible for coding one-half of the group.

As shown in Appendix 3, the coding sheets provided ample space for additional responses that had not been anticipated prior to the session. The observers were instructed to code all responses from all participants including comments that did not answer the question being asked but which were important for the general topic (these were recorded as close to verbatim as possible). Non-verbal behaviours such as nodding agreement with another participant were also coded.

Pre-listed responses derived from two sources: a search of the available literature, and two pilot groups run before commencement of the actual study. These pilot groups constituted an important part of the training given to the group leaders and coders.

The coded information in conjunction with the group leader's summary and a review of the tapes were used to prepare the data summary contained in Part IV of this report.

3. Innovations Developed at SFU to the Focus Group Methodology

In the focus group methodology as usually implemented, the leader starts with a sometimes vaguely defined list of topics and questions with the instruction to expand on and explore issues as they emerge. Following the session the leader makes notes of his/her observations. These notes, plus a review of a transcript of the audio-tapes are the data from which he/she writes a report.

In our view, based on first hand experience with several focus group projects, modification of the technique produces more accurate and reliable data. The modifications in the focus group technique that we have made are as follows:

a. A list of specific questions rather than just general topics is developed for the discussion leader. The leader is not restricted to this list and is encouraged to probe responses and ask additional questions. However, the listed questions must be asked. This procedure ensures that all questions of critical interest are asked of all groups in a consistent manner, using wording that has been pretested to ensure clarity and comprehension. It also ensures that key areas are covered which might not be the case where the leader lacks extensive knowledge of the area being explored.

b. Rather than rely on a transcription of the proceedings and the leader's notes based on his/her memory of the session, the modified method calls for two observers to attend the session. They record, on a pre-coded form, comments as they occur as well as non-verbal responses. Non-verbal responses are lost in the conventional focus group methodology since the leader is not able to keep note of such occurrences which, of course, cannot be reconstructed from the audio-tapes. Sometimes he/she forgets or misinterprets what actually happened.

c. By recording responses separately for each individual in the group, we are able to identify, with considerably more precision than is usually the case with focus groups, the extent to which there is consensus within any one group and across the various groups in the study. This is a key innovation which guards against the possibility of the leader highlighting, in his/her report, essentially idiosyncratic viewpoints (which we have observed to happen where the traditional focus group procedure was used).

d. Frequency and contingency tables can be produced allowing exploration of the relationship between responses to any one question and socio-demographic and other personal characteristics and between responses to different topic areas.

e. We gathered more personal data from focus group participants than is usually the case. As will become apparent in reading Part IV of this report, such data is a distinct aid in interpreting findings.

III. CHARACTERISTICS OF PARTICIPANTS

1. Socio-demographic

Socio-demographic data derive from the Participant Information Form completed by all participants prior to commencement of the focus group discussions. Data are presented first, cross-tabulated by age and then, by city of residence.

1.1 by age group

Of the total sample of 123, 32 (26.0%) were aged 52-64, 58 (47.2%) were aged 65-74 while 33 (26.8%) were aged 75 and over.

Table 1A shows the socio-demographic characteristics of participants in the three age groups of interest as well as for the total sample.

As one would expect, the proportion married is lower in the 75+ group than in the younger age groups. Almost all of those still working full or part-time (10.6%) are in the youngest age group while virtually all of those in the older groups are in receipt of the federal Old Age Pension or Spouse's Allowance. Also as one would expect, the proportion rating their health as excellent decreases with increasing age.

Examination of the three socio-economic status indicators included in the Participant Information Form reveals that the sample was biased towards the upper end of the scale. Overall, only 11 of the 123 participants (8.9%) were in receipt of full or partial G.I.S. Among those who reported their occupation (n=79), more than one-third (34.2%) were in the top three occupational groupings. Overall, the proportion with a unversity degree or at least some college or university training was 39.8%: 46.9% in the age group 52-64, 31.0% in the group 65-74, and fully 45.5% in the 75+ group.

Table 1A: Socio-demographic characteristics of focus group participants, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Sex								
Male	15	46.9	29	50.0	15	45.5	59	45.5
Female	17	53.1	29	50.0	18	54.5	64	54.5
Mean age (in years)	60.0		69.6		77.3		69.2	
s.d.	3.0		3.1		2.0		6.9	
Marital Status								
Married	22	68.8	39	67.2	17	51.5	78	63.4
Widowed	7	21.9	17	29.3	15	45.5	39	31.7
Divorced or Separated	2	6.3	2	3.4	1	3.0	5	4.1
Never Married	1	3.1	0	0	0	0	1	0.8
Employment Status								
Works full-time	8	25.0	0	0	0	0	8	6.5
Works part-time	3	9.4	1	1.7	1	3.0	5	4.1
Retired	16	50.0	54	93.1	29	87.9	99	80.5
Unemployed	2	6.3	0	0	0	0	2	1.6
Not in labor force	2	6.3	3	5.2	2	6.1	7	5.7
No answer	1	3.1	0	0	1	3.0	2	1.6
*Primary Life Occupation								
Professional	3	9.4	6	10.3	2	6.1	11	8.9
Proprietor/manager - large	3	9.4	2	3.4	3	9.1	8	6.5
Semi-professional	3	9.4	2	3.4	3	9.1	8	6.5
Manager - small	6	18.8	3	5.2	2	6.1	11	8.9
Clerical/sales	4	12.5	7	12.1	6	18.2	17	13.8
Skilled	0	0	2	3.4	0	0	2	1.6
Semi-skilled	0	0	2	3.4	1	3.1	3	2.4
Unskilled	1	3.1	3	5.2	0	0	4	3.3
Not in labour force	3	9.4	9	15.5	3	9.1	15	12.2
No answer	9	28.1	22	37.9	13	39.4	44	35.8
Education								
Primary school only	2	6.3	7	12.1	3	9.1	12	9.8
Some secondary	6	18.8	11	19.0	6	18.2	23	18.7
Secondary graduation	6	18.8	20	34.5	3	9.1	29	23.6
Some college or university	9	28.1	10	17.2	8	24.2	27	22.0
University degree	2	6.3	2	3.4	4	12.1	8	6.5
Graduate or Professional degree	4	12.5	6	10.3	4	12.1	14	11.4
Trades/Technical	3	9.4	2	3.4	4	12.1	9	7.3
No answer	0	0	0	0	1	3.0	1	0.8

* Categories from Pineo and Porter (1967)

Table 1A Continued

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
****Income Supplements Received**								
Old Age Pension or Spouse's Allowance	4	12.5	57	98.3	32	97.0	93	75.6
Full or Partial Guaranteed Income Supplement	0	0	6	10.3	5	15.2	11	8.9
Self-reported Health Status								
Excellent	15	46.9	20	34.5	7	21.2	42	34.1
Good	12	37.5	24	41.4	22	66.1	58	47.2
Fair	4	12.5	11	19.0	4	12.1	19	15.4
Poor	0	0	1	1.7	0	0	1	0.8
No answer	1	3.1	2	3.4	0	0	3	2.4

**In this section, each item is discrete; columns cannot be summed.

As is clearly evident, the sex distribution is approximately equal for males and females rather than, as originally planned (see p. 4), being male dominated. While the sample does not approximate the sex distribution of the population of homeowners aged 55+, which is male dominated, cross-tabulation of sex by marital status indicates that a group we had debated about including in the sample and decided with some reluctance to delete -- i.e., married female homeowners -- is, in fact, represented and in sufficient number and proportion to make statistical comparisons possible. Twenty-four or just over one-third (37.5%) of the female participants were married, 37 (57.8%) were widowed while a very small minority of three (4.7%) were divorced or separated. Among males, on the other hand, as planned, most (54 or 91.5%) were married.*

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*This report focusses on age group and city of residence comparisons, the variables of primary interest both to CMHC and to the researchers. Further analyses, by sex and by marital status, are planned and may form the basis of a separate report.

1.2 by city of residence

Of the 123 participants, 29 (23.6%) were from Vancouver, 23 (18.7%) were from Winnipeg, 32 (26.0%) were from Toronto, 20 (16.3%) were from Montreal and 19 (15.4%) were from Halifax.

In analyzing participants by city (Table 1B), we find that the Vancouver and Winnipeg samples had slightly more males than females. In Halifax, the ratio was close to two to one (12 males and 7 females). In Toronto there were slightly more women than men (15 men, 17 women) while in Montreal, women outnumbered men by a ratio of 4 to 1 (4 men, 16 women).

The Toronto group was the oldest, with a mean age of 72.6 years. In descending order, the mean ages in the other cities were: Vancouver, 69.8 years; Winnipeg, 68.4 years; Halifax 67.0 years and Montreal, 65.6 years. The difference in mean age between the oldest (Toronto) and youngest (Montreal) groups was statistically significant ($p<.05$).

The marital status distributions were similar across the four English language cities. In each city, approximately two-thirds were married. In Montreal, on the other hand, only half were married.

In all cities, only about 10.7% were employed part-time or full-time.

Education level, on the other hand, showed considerable variation from city to city. Three-quarters (73.7%) of the participants in Halifax and more than half (58.6%) in Vancouver had at least some college or university education compared with only one-third (34.8%) in Winnipeg, one fifth (21.9%) in Toronto and one-sixth (15.0%) in Montreal.

Although a large proportion (35.8%) of participants did not give their primary life occupation, the parallel between the education and occupational status distributions is striking. In Halifax, 42.1% of the participants were professionals, semi-professionals or proprietors/managers of large firms, compared with only 12.5% in Toronto and 15.0 in Montreal.

The Halifax group also yielded the greatest proportion reporting their health as excellent.

Table 1B: Socio-demographic characteristics of focus group participants, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Sex												
Male	15	51.7	13	56.5	15	46.9	4	20.0	12	63.2	59	48.0
Female	14	48.3	10	43.5	17	53.1	16	80.0	7	36.8	64	52.0
Age												
52-64	8	27.6	7	30.4	5	15.6	6	30.0	6	31.6	32	26.0
65-74	11	37.9	11	47.8	15	46.9	12	60.0	9	47.4	58	47.2
75+	10	34.5	5	21.7	12	37.5	2	10.0	4	21.1	33	26.8
Mean age (in years)	69.8		68.4		72.6		65.6		67.0		69.2	
s.d.	6.8		7.2		5.7		5.8		7.3		6.9	
Marital Status												
Married	19	65.5	14	60.9	22	68.8	10	50.0	13	68.4	78	63.4
Widowed	9	31.0	9	39.1	8	25.0	8	40.0	5	26.3	39	31.7
Divorced or Separated	1	3.4	0	0	2	6.3	1	5.0	1	5.3	5	4.1
Never Married	0	0	0	0	0	0	1	5.0	0	0	1	0.8
Employment Status												
Works full-time	2	6.9	2	8.7	2	6.3	0	0	2	10.5	8	6.5
Works part-time	1	3.4	1	4.3	1	3.1	2	10.0	0	0	5	4.1
Retired	21	72.4	18	78.3	28	87.5	17	85.0	15	78.9	99	80.5
Unemployed	1	3.4	0	0	0	0	0	0	1	5.3	2	1.6
Not in labor force	3	10.3	2	8.7	1	3.1	0	0	1	5.3	7	5.7
No answer	1	3.4	0	0	0	0	1	5.0	0	0	2	1.6
*Primary Life Occupation												
Professional	2	6.9	4	17.4	1	3.1	3	15.0	1	5.3	11	8.9
Proprietor/manager - large	3	10.3	0	0	0	0	0	0	5	26.3	8	6.5
Semiprofessional	1	3.4	2	8.7	3	9.4	0	0	2	10.5	8	6.5
Manager - small	6	20.7	2	8.7	3	9.4	0	0	0	0	11	8.9
Clerical/sales	3	10.3	3	13.0	5	15.6	4	20.0	2	10.5	17	13.8
Skilled	1	3.4	0	0	0	0	0	0	1	5.3	2	1.6
Semi-skilled	1	3.4	0	0	2	6.3	0	0	0	0	3	2.4
Unskilled	1	3.4	0	0	1	3.1	2	10.0	0	0	4	3.3
Not in labor force	6	20.7	3	13.0	2	6.3	4	20.0	0	0	15	12.2
No answer	5	17.2	9	39.1	15	46.9	7	35.0	8	42.1	44	35.8

*Categories from Pineo and Porter (1967).

Table 1B Continued

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Education												
Primary	2	6.9	0	0	5	15.6	4	20.0	1	5.3	12	9.8
Some secondary	3	10.3	4	17.4	9	28.1	5	25.0	2	10.5	23	18.7
Secondary graduation	6	20.7	9	39.1	7	21.9	5	25.0	2	10.5	29	23.6
Some college	8	27.6	2	8.7	7	21.9	2	10.0	8	42.1	27	22.0
University degree	4	13.8	0	0	0	0	1	5.0	3	15.8	8	6.5
Graduate/professional degree	5	17.2	6	26.1	0	0	0	0	3	15.8	14	11.4
Trades/technical	1	3.4	2	8.7	4	12.5	2	10.0	0	0	9	7.3
No answer	0	0	0	0	0	0	1	5.0	0	0	1	0.8
**Income Supplements Received												
Old Age Pension or Spouse's Allowance	20	69.0	17	73.9	27	84.4	14	70.0	15	78.9	93	75.6
Full or Partial Guaranteed Income Supplement	1	3.4	3	13.9	4	12.5	2	10.0	1	5.3	11	8.9
Self-reported Health Status												
Excellent	8	27.6	9	39.1	10	31.2	7	35.0	8	42.1	42	34.1
Good	16	55.2	13	56.5	13	40.6	9	45.0	7	36.8	58	47.2
Fair	3	10.3	1	4.3	8	25.0	3	15.0	4	21.0	19	15.4
Poor	0	0	0	0	1	3.1	0	0	0	0	1	0.8
No answer	2	6.9	0	0	0	0	1	5.0	0	0	3	2.4

**In this section each item is discrete; columns cannot be summed.

2. Housing and living arrangements

As with the socio-demographic data, data on the housing and living arrangements of focus group participants derive from the Participant Information Form. Again, data are presented first by age group and then by city.

2.1 by age group

Table 2A shows the housing and living arrangements of focus group participants separately for the age groups 52-64, 65-74 and 75+.

As one might expect, the proportion living alone increases with increasing age as does the proportion living in smaller homes (i.e., those of only one or two bedrooms).

In all three age groups, the dominant housing form was the single family detached dwelling. Even in the oldest group, about three-quarters occupied this housing form.

In all groups over 85% owned the property and dwelling; in the two older groups almost all homes were owned mortgage-free.

The length of time participants had occupied their current dwelling increases markedly with age. In the youngest age group 50% had lived in their home more than 15 years compared with 77.6% in the 65-74 age group and 87.9% in the 75+ age group. There was, however, relatively little difference between age groups in the estimate they gave of the market value of their home: 34.4% of those aged 52-64 valued their home at more than $150,000; corresponding percentages for the age groups 65-74 and 75+ were, respectively, 31.0% and 36.3%.

Table 2A: Housing and living arrangements of participants, by age group

	52-64 (n=32)		64-75 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Total Number in Household								
1	5	15.6	12	20.7	12	36.4	29	23.6
2	15	46.9	37	63.8	19	57.6	71	57.7
3	8	25.0	4	6.9	1	3.0	13	10.6
4	2	6.3	2	3.4	0	0	4	3.3
5	2	6.3	1	1.7	1	3.0	4	2.3
No answer	0	0	2	3.4	0	0	2	1.6
Household Composition								
Lives alone	5	15.6	13	22.4	12	36.4	30	24.4
With spouse	12	37.5	32	55.2	16	48.5	60	48.8
With child(ren)	4	12.5	1	1.7	0	0	5	4.1
With other family member	0	0	0	0	1	3.0	1	0.8
With non-relative	1	3.1	3	5.2	3	9.1	7	5.7
With spouse and child(ren)	7	21.9	3	5.2	1	3.0	11	8.9
With spouse, children and other family members	2	6.3	2	3.4	0	0	4	3.3
With spouse and non-relative	1	3.1	1	1.7	0	0	2	1.6
With child(ren) and non-relative	0	0	1	1.7	0	0	1	0.8
No answer	0	0	2	3.4	0	0	2	1.6
Dwelling Type								
Single family detached house	23	71.9	43	74.1	24	72.7	90	73.2
Duplex, row house, townhouse	8	25.0	12	20.7	8	24.2	28	22.8
Apartment	0	0	3	5.2	1	3.0	4	3.3
No answer	1	3.1	0	0	0	0	1	0.8
Years in Present Home								
1-4	3	9.4	2	3.4	2	6.1	7	5.7
5-14	13	40.6	10	17.2	2	6.1	25	20.3
15-24	8	25.0	12	20.7	10	30.3	30	24.4
25-34	7	21.9	14	24.1	7	21.2	28	22.8
35-44	0	0	15	25.9	7	21.2	22	17.9
45+	0	0	4	6.9	5	15.2	9	7.3
No answer	1	3.1	1	1.7	0	0	2	1.6
Mean	16.0		26.2		29.9		24.5	
s.d.	9.5		12.9		14.0		13.4	

Table 2A Continued

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Estimated Market Value of Present Home								
$30,000-$99,999	7	21.9	16	27.4	7	21.2	30	24.4
$100,000-$124,999	5	15.6	6	10.3	5	15.1	16	13.0
$125,000-$149,999	5	15.6	13	22.4	4	12.1	22	17.9
$150,000-$199,999	2	6.3	9	15.5	4	12.1	15	12.2
$200,000-$299,999	8	25.0	8	13.8	5	15.1	21	17.1
$300,000+	1	3.1	1	1.7	3	9.1	5	4.1
Don't know/No answer	4	12.5	5	8.6	5	15.1	14	11.4
Range							$30,000-$385,000	
Amount of Mortgage								
0	22	68.8	55	94.8	31	93.9	108	87.8
$1,000-$14,999	1	3.1	2	3.4	0	0	3	2.4
$15,000-$29,999	4	12.5	0	0	1	3.0	5	4.4
$30,000-$99,999	4	12.5	1	0	0	0	5	4.1
$100,000+	1	3.1	0	0	0	0	1	0.8
No amount specified	0	0	0	0	1	3.0	1	0.8
Type of Ownership								
Own property and dwelling	30	93.8	52	89.7	29	87.9	111	90.2
Condominium or Strata Title	0	0	2	3.4	2	6.1	4	3.3
Shares in a cooperative	0	0	0	0	1	3.0	1	0.8
Shared estate	0	0	1	1.7	0	0	1	0.8
Shared ownership	1	3.1	0	0	1	3.0	2	1.6
No answer	1	3.1	3	5.2	0	0	4	3.3
No. of bedrooms*								
1	1	3.8	1	2.2	0	0	2	1.9
2	3	11.5	12	26.1	9	29.0	24	23.3
3	13	50.0	21	45.7	17	54.8	51	49.5
4	7	26.9	9	19.6	3	9.7	19	18.4
5	1	3.8	1	2.2	1	3.2	3	2.9
6	1	3.8	0	0	0	0	1	1.0
No answer	0	0	2	4.3	1	3.2	3	2.9
City								
Vancouver	8	25.0	11	19.0	10	30.3	29	23.6
Winnipeg	7	21.9	11	19.0	5	15.2	23	18.7
Toronto	5	15.6	15	25.9	12	36.4	32	26.0
Montreal	6	18.8	12	20.7	2	6.1	20	16.3
Halifax	6	18.8	9	15.5	4	12.1	19	15.4

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*This question was inadvertently omitted from the French translation of the Participant Information Form.

2.2 by city of residence

Analysis of the housing and living arrangement data by city (Table 2B) yielded some interesting differences.

Notably fewer in Toronto had lived in their current home less than 15 years (6.3% compared with from 26.0% to 45.0% in the other cities).

Fewer Haligonians, on the other hand, lived in one or two-person households (57.9% compared with 82.7% to 93.8% in the other cities) and more lived in homes having 3 or more bedrooms (94.7% compared with 82.6% in Winnipeg, 68.8% in Toronto and 62.1% in Vancouver). The Halifax group also differed from the other groups in one other way: more were carrying a mortgage (26.3% compared with from 3.1% to 17.4% in the other groups).

The amount of the mortgages carried reflects local conditions: in Halifax all (n=5) were under $30,000 while in Vancouver (n=3) all were over $30,000.

The estimated market value of their home also reflects local conditions: of those who gave an estimate, 66.7% in Vancouver and 69.2% in Toronto placed the value of their home at over $150,000; in Halifax only 15.8%, in Montreal only 11.8% and in Winnipeg no one.

Table 2B: Housing and living arrangements of participants, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Total Number in Household												
1	7	24.1	6	26.1	6	18.8	7	35.0	3	15.8	29	23.6
2	17	58.6	14	60.9	24	75.0	8	40.0	8	42.1	71	57.8
3	3	10.3	2	8.7	1	3.1	2	10.0	5	26.3	13	10.6
4	2	6.9	0	0	0	0	0	0	2	10.5	4	3.3
5+	0	0	1	4.3	1	3.1	1	5.0	1	5.3	4	3.3
No answer	0	0	0	0	0	0	2	10.0	0	0	2	1.6
Household Composition												
Lives alone	7	24.1	6	26.1	6	18.8	7	35.0	3	15.8	30	24.4
With spouse	16	55.2	11	47.8	20	62.5	7	35.0	7	36.8	60	48.8
With child(ren)	0	0	1	4.3	1	3.1	2	10.0	1	5.3	5	4.1
With other family member	0	0	0	0	1	3.1	0	0	0	0	1	0.8
With non-relative	1	3.4	2	8.7	2	6.3	0	0	2	10.5	7	5.7
With spouse and child(ren)	2	6.9	2	8.7	1	3.1	2	10.0	4	21.1	11	8.9
With spouse, children and other family members	1	3.4	1	4.3	1	3.1	0	0	1	5.3	4	3.3
With spouse and non-relative	1	3.4	0	0	0	0	0	0	1	5.3	2	1.6
With child(ren) and non-relative	1	3.4	0	0	0	0	0	0	0	0	1	0.8
No answer	0	0	0	0	0	0	2	10.0	0	0	2	1.6
Dwelling Type												
Single family detached home	23	79.3	18	78.3	28	87.5	8	40.0	13	68.4	90	73.2
Duplex, row house, townhouse	4	13.8	5	21.7	4	12.5	9	45.0	6	31.6	28	22.8
Apartment	2	6.9	0	0	0	0	2	10.0	0	0	4	3.3
No answer	0	0	0	0	0	0	1	5.0	0	0	1	0.8
Years in Present Home												
1-4	4	13.8	1	4.3	0	0	2	10.0	0	0	7	5.7
5-14	5	17.2	5	21.7	2	6.3	7	35.0	6	31.8	25	20.3
15-24	8	27.6	5	21.7	8	25.0	3	15.0	6	31.8	30	24.3
25-34	3	10.3	6	26.1	10	31.2	5	25.0	4	21.0	28	22.8
35-44	6	20.7	5	21.7	7	21.9	2	10.0	2	10.5	22	17.9
45+	3	10.2	0	0	5	15.6	0	0	1	5.3	9	7.3
No answer	0	0	1	4.3	0	0	1	5.0	0	0	2	1.6
Mean	24.4		22.5		31.2		17.5		24.5			
s.d.	14.8		12.6		11.0		12.3		13.4			

Table 2B Continued

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Estimated Value of Home												
$30,000-$99,999	2	6.9	13	56.5	2	6.3	7	35.0	6	31.6	30	24.4
$100,000-$124,999	0	0	5	21.7	1	3.1	3	15.0	7	36.8	16	13.0
$125,000-$149,999	7	24.1	2	8.7	5	15.6	5	25.0	3	15.8	22	17.9
$150,000-$199,999	4	13.8	0	0	8	25.0	1	5.0	2	10.5	15	12.2
$200,000-$299,999	12	41.4	0	0	7	21.9	1	5.0	1	5.3	21	17.1
$300,000+	2	6.9	0	0	3	9.4	0	0	0	0	5	4.1
Don't know/no answer	2	6.9	3	13.0	6	18.8	3	15.0	0	0	14	11.4
Range											$30,000-$385,000	
Amount of Mortgage												
0	26	89.7	20	87.0	31	96.9	17	85.0	14	73.7	108	87.8
$1,000-$14,999	0	0	1	4.3	0	0	0	0	2	10.5	3	2.4
$15,000-$29,999	0	0	1	4.3	1	3.1	0	0	3	15.8	5	4.4
$30,000-$99,999	2	6.9	1	4.3	0	0	2	10.0	0	0	5	4.1
$100,000+	1	3.4	0	0	0	0	0	0	0	0	1	0.8
No amount specified	0	0	0	0	0	0	1	5.0	0	0	1	0.8
Type of Ownership												
Own property and dwelling	27	93.1	23	100.0	30	93.8	14	70.0	17	89.5	111	90.2
Condominium or strata title	2	6.9	0	0	0	0	1	5.0	1	5.3	4	3.3
Shares in a co-operative	0	0	0	0	1	3.1	0	0	0	0	1	0.8
Shared estate	0	0	0	0	0	0	0	0	1	5.3	1	0.8
Shared ownership	0	0	0	0	1	3.1	1	5.0	0	0	1	1.6
No answer	0	0	0	0	0	0	4	20.0	0	0	4	3.3
Number of Bedrooms*											(n=103)	
1	1	3.4	0	0	1	3.1	-	-	0	0	2	1.9
2	10	34.5	4	17.4	9	28.1	-	-	1	5.3	24	23.3
3	11	37.9	14	60.9	16	50.0	-	-	10	52.6	51	49.5
4	4	13.8	2	8.7	5	15.6	-	-	8	42.1	19	18.4
5	1	3.4	2	8.7	0	0	-	-	0	0	3	2.9
6	1	3.4	0	0	0	0	-	-	0	0	1	1.0
No answer	1	3.4	1	4.3	1	3.1	-	-	0	0	3	2.9

*This question was inadvertently omitted from the French translation of the Participant Information Form.

IV. FOCUS GROUP FINDINGS

In the text and tables that follow, data are presented first separately for the three age groups 52-64, 65-74 and 75+ and then by cities.

The way in which the data are presented in the tables should be noted. Rather than presenting all response categories, which in the case of some of the questions total more than 50, only those categories mentioned by at least 10% of the sample are reported. The only exception to this rule is where there are no categories with a response frequency of at least 10%. In these cases, the two most frequent response categories are listed.

Because most questions allow for multiple responses, the reader is cautioned not to attempt to sum columns. Column addition is only appropriate in questions for which there is a yes/no answer or where participants are asked to rate their degree of liking or disliking of a particular idea or option.

One final note of caution -- in interpreting the percentages, the reader should bear in mind that they are based on the total number of persons in the group or sub-group. There are three ways to report percentages where questions allow for multiple responses. In one case, one uses the total number of responses as the base for calculating the percentage. In the second case, one uses the total number of persons who actually give an answer to the question. In the third case, one uses the total number of potential respondents. We, like Campbell Goodell Ltd., have chosen the third method. We did so because we feel the first method understates and the second overstates the number of people espousing a particular point of view. The third method also has the advantage of providing a consistent basis of comparison throughout our study, i.e., across questions. Additionally, of course, use of method 3 facilitates comparison of findings obtained in this study with those obtained in the Campbell Goodell telephone survey.

1. Things Liked Best and Least About Being a Homeowner

1.1 by age group

As is readily apparent from Table 3A, the three age groups were consistent in the three items they reported most frequently as being what they liked best about being a homeowner: having privacy, having a yard or garden, and having independence and freedom.

In all three age groups, having to maintain their home and keep it in good repair was most frequently reported as what respondents liked least about being a homeowner. Having to maintain the yard and garden and cope with the cost of home maintenance were the second and third most frequent responses in the two older groups. Those concerns were superseded, in frequency, in the 52-64 group by "having to pay taxes".

Table 3A: Things liked best and least about being a homeowner, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 2 Liked best								
Privacy	13	40.6	20	34.5	14	42.4	47	38.2
Having yard/garden	10	31.3	23	39.7	13	39.4	46	37.4
Independence/freedom	10	31.3	21	36.2	15	45.5	46	37.4
Pride of ownership	7	21.9	9	15.5	5	15.2	21	17.1
Security of tenure	6	18.8	11	19.0	1	3.0	18	14.6
Financial security (its my nest egg; estate)	8	25.0	8	13.8	1	3.0	17	13.8
Sense of community (e.g. I know my neighbours; they will look in during my absence)	6	18.8	3	5.2	7	21.2	16	13.0
Q.3 Liked least								
Having to maintain/repair home	13	40.6	18	31.0	12	36.4	43	35.0
Having to maintain the yard/garden	5	15.6	13	22.4	9	27.3	27	22.0
Cost of home maintenance/ repairs	6	18.8	10	17.2	8	24.2	24	19.5
Property taxes	7	21.9	7	12.1	3	9.1	17	13.8
Having to shovel/hire someone to shovel snow	5	15.6	5	8.6	5	15.2	15	12.2
Security when absent	2	6.3	9	15.5	3	9.1	14	11.2
Being at the mercy of repair people	6	18.8	3	5.2	4	12.1	13	10.6

1.2 by city of residence

As shown in Table 3B, a higher proportion in Vancouver than in any of the other cities included having privacy among the things they liked best about being a homeowner while more in Montreal than in the other cities spoke of pride of ownership.

Having to maintain and repair their home, maintain a yard and garden and pay the cost of home maintenance were the features liked least about being a home owner in all cities except Montreal, where having to pay property taxes ranked second instead of yard/garden maintenance. Surprisingly, giving the severity of their winter and the fact that 35% lived alone, no one in the Montreal group complained about having to shovel or hire someone to shovel snow.

Table 3B: Things liked best and least about being a homeowner, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q.2 Liked best												
Privacy	20	69.0	9	39.1	7	21.9	5	25.0	6	31.6	47	38.2
Having yard/garden	9	31.0	11	47.8	16	50.0	4	20.0	6	31.6	46	37.4
Independence	9	31.0	11	47.8	13	40.6	6	30.0	7	36.8	46	37.4
Pride of ownership	3	10.3	3	13.0	2	6.3	11	55.0	2	10.5	21	17.1
Security of tenure	6	20.7	3	13.0	3	9.4	5	25.0	1	5.3	18	14.6
Financial security (it's my nest egg; estate)	8	27.6	4	17.4	2	6.3	1	5.0	2	10.5	17	13.8
Sense of community (eg, I know my neighbours; they will look in during my absence)	7	24.1	2	8.7	5	15.6	1	5.0	1	5.3	16	13.0
Q.3 Liked least												
Having to maintain/repair home	15	51.7	9	39.1	8	25.0	5	25.0	6	31.6	43	35.0
Having to maintain yard/garden	7	24.1	5	21.7	6	18.8	2	10.0	7	36.8	27	22.0
Cost of home maintenance/repairs	8	27.6	4	17.4	3	9.4	5	25.0	4	21.1	24	19.5
Property taxes	6	20.7	2	8.7	2	6.3	4	20.0	3	15.8	17	13.8
Having to shovel/hire someone to shovel snow	1	3.4	5	21.7	4	12.5	0	0	5	26.3	15	12.2
Lack of security when absent	1	3.4	4	17.4	8	25.0	0	0	1	5.3	14	11.4
Being at the mercy of repair people	1	3.4	5	21.7	1	3.1	2	10.0	4	21.1	13	10.6

2. Feelings about and reasons for selling/not selling present home

2.1 by age group

As shown in Table 4A, a considerably higher proportion in the youngest age group indicated that they had seriously thought about selling their current home.

In all three age groups, the major reason for doing so was because of the physical difficulty they were experiencing in maintaining their home and garden. The home being too large, and in the case of the oldest group, having design barriers such as too many stairs, exacerbated their difficulties.

When asked why they did not sell, just over a quarter (27.1%) of those reporting that they had considered doing so indicated that selling was an option still under consideration. Others reported that the alternatives they had examined were too expensive or no better than what they already had, that they had some fear or reluctance to move, that they didn't want to change their lifestyle, that they were sentimentally attached to the home or wanted to stay near family.

Poor health of themselves or their spouse, physical difficulty in maintaining their home and garden, or difficulty with self care were the three most common reasons voiced, by the group as a whole as well as all three age sub-groupings, for selling in future.

Table 4A: Feeling about, reasons for selling/not selling present home, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
Q. 4(a) Have you ever seriously considered selling your current home?								
	f	%	f	%	f	%	f	%
Yes	19	59.4	20	34.5	9	27.3	48	39.0
No	12	39.5	31	53.4	20	60.6	63	51.2
Spouse has	0	0	0	0	1	3.0	1	0.8
No answer	1	0	7	12.1	3	9.1	11	8.9
	26	100.0	58	100.0	33	100.0	123	100.0
Q.4(b) Reasons for considering								
	(n=19)		(n=20)		(n=9)		(n=48)	
Physical difficulty maintaining home & garden	6	31.6	7	35.0	7	77.8	20	41.7
Home is too large	9	47.4	5	25.0	2	22.2	16	33.3
Design barriers (e.g. too many stairs)	2	10.5	0	0	3	33.3	5	10.4
Death of spouse	2	10.5	2	10.0	1	11.1	5	10.4
Q. 5 Reasons for not selling								
	(n=19)		(n=20)		(n=9)		(n=48)	
Still considering	4	21.1	5	25.0	4	44.4	13	27.1
Alternatives too expensive	6	31.6	5	25.0	1	11.1	12	25.0
Fear/reluctant to move	2	10.5	3	15.0	3	33.3	8	16.7
No better alternative	4	21.1	3	15.0	0	0	7	14.5
Didn't want change of lifestyle	0	0	3	15.0	3	33.3	6	12.5
Sentimental value of house	1	5.3	4	20.0	1	11.1	6	12.5
Wanted to stay near family	2	10.5	3	15.0	0	0	5	10.4
Q. 6 Reasons why might sell in future								
	(n=32)		(n=58)		(n=33)		(n=123)	
Poor health self or spouse	17	53.1	19	32.8	15	45.5	51	41.5
Physical difficulty maintaining home/garden	12	37.5	16	27.6	12	36.4	40	32.5
Difficulty with self care	8	25.0	12	20.7	4	12.1	24	19.5

2.2 by city of residence

As shown in Table 4B, the proportion that had seriously considered selling their current home was about twice as great in Winnipeg as in any of the other cities.

A variety of reasons were given for considering selling, the most frequently mentioned of which, in all cities, was physical difficulty in maintaining the house and/or yard.

Overall, just over a quarter (27.1%) of those who had considered moving were still considering doing so; 42.9% in Winnipeg.

Table 4B: Feelings about, reasons for selling/not selling present home, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 4(a) Have you ever seriously considered selling your current home?												
Yes	10	34.5	14	60.9	11	34.4	6	30.0	7	36.8	48	39.0
No	18	62.1	6	26.1	17	53.1	10	50.0	12	63.2	63	51.2
Spouse has	1	3.4	0	0	0	0	0	0	0	0	1	0.8
No answer	0	0	3	13.0	4	12.5	4	20.0	0	0	11	8.9
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0
Q. 4(b) Reasons for considering												
	(n=10)		(n=14)		(n=11)		(n=6)		(n=7)		(n=48)	
Physical difficulty maintaining home and garden	4	40.0	6	42.9	4	36.4	1	16.7	5	71.4	20	41.7
Home is too large	7	70.0	2	14.3	3	27.3	1	16.7	3	42.9	16	33.3
Structural problems (e.g., too many stairs)	0	0	2	14.3	1	9.1	0	0	2	28.6	5	10.4
Death of spouse	1	10.0	2	14.3	1	9.1	1	16.7	0	0	5	10.4
Q. 5 Reasons for not selling												
	(n=10)		(n=14)		(n=11)		(n=6)		(n=7)		(n=48)	
Still considering	3	30.0	6	42.9	2	18.2	0	0	2	28.6	13	27.1
Alternatives too expensive	3	30.0	4	28.6	0	0	1	16.7	4	57.1	12	25.0
Fear/reluctance to move	1	10.0	3	21.4	0	0	3	50.0	1	14.3	8	16.7
No better alternative	3	30.0	4	28.6	0	0	0	0	0	0	7	14.5
Don't want to change lifestyle	1	10.0	3	21.4	1	9.1	1	16.7	0	0	6	12.5
Sentimental value of home	1	10.0	4	28.6	0	0	1	16.7	0	0	6	12.5
Wanted to stay near family	0	0	0	0	2	18.2	0	0	3	42.9	5	10.4

3. Knowledge and feelings about homesharing

3.1 by age group

Just over half of the participants in the oldest and youngest groups and just over a third in the 65-74 group reported having heard of homesharing.

When, in the pilot groups, participants were asked to describe what they knew about it, it became apparent that most were thinking about the situation where a homeowner makes a portion of his/her home available to another individual, usually with some financial exchange on a monthly basis, but where title to the property remains solely with the homeowner. Homesharing, in other words, is more like a rental than a shared purchase arrangement, as far as seniors tend to practice it.

The responses of the study participants verified the information we had obtained in the pilot group about seniors' perceptions of what homesharing is: - i.e., that it is more akin to a rented than a shared-purchase arrangement.

When asked to describe the advantages of homesharing, only two were mentioned by at least 10% of the participants: it provides companionship and it reduces costs.

As shown in Table 5A, incompatibility of homesharers was the most frequently perceived disadvantage of homesharing, followed by loss of privacy.

When asked whether they, personally, would consider homesharing, two-thirds to three-quarters in each age group said "No".

Table 5A: Perceived advantages, disadvantages and likelihood of homesharing, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 7 Had heard of homesharing	18	56.3	21	36.2	17	51.6	56	45.5
Q. 8 Perceived advantages								
Provides companionship	10	31.3	9	15.5	10	30.3	29	23.6
Reduces costs	8	25.0	11	19.0	5	15.2	24	19.5
Q. 9 Perceived disadvantages								
Incompatibility of homesharers	18	56.3	32	55.2	12	36.4	62	50.4
Loss of privacy	13	40.6	20	34.5	9	27.3	42	34.1
Q. 10 Is homesharing something you would seriously consider?								
No	25	78.1	43	74.1	21	63.6	89	72.4
Yes	4	12.5	3	5.2	6	18.2	13	10.6
Yes but only if shared with someone younger/in same predicament/a relative	1	3.2	6	10.3	1	3.0	8	6.5
Only as a last resort to prevent institutionalization	0	0	3	5.2	2	6.1	5	4.1
Is homesharing now	0	0	0	0	1	3.0	1	0.8
Discussed sharing with other seniors we know and are hiring a nurse to share	1	3.1	0	0	0	0	1	0.8
D.K./No answer	1	3.1	3	5.2	2	6.1	6	4.9
Total	26	100.0	46	100.0	31	100.1	103	100.0

3.2 by city of residence

As shown in Table 5B, the proportion of negative responses to homesharing was twice as great in Vancouver (93.1%) as in Halifax (47.4%). This could be because there was one individual in one of the Halifax groups who was homesharing and was a most eloquent proponent for this type of housing arrangement. Alternatively, since more in Halifax were living in larger households, perhaps sharing is more common and accepted in the Maritimes. Another possibility is that homesharing is more acceptable in smaller communities. As shown in Table 5B, 44.1% of respondents from Winnipeg said "yes" or "maybe" to the idea of homesharing compared to only 18.8% in Toronto, 3.4% in Vancouver and none in Montreal.

It should be noted, however, that of the 52.6% in Halifax who did not oppose outright the idea of homesharing, half (26.3%) said they would consider it only as a last resort.

Table 5B: Likelihood of homesharing, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 10 Is homesharing something you would seriously consider?												
No	27	93.1	13	56.5	21	65.6	19	95.0	9	47.4	89	72.4
Yes	0	0	7	30.4	4	12.5	0	0	2	10.5	13	10.6
Yes but only if shared with someone younger/ in same predicament/ a relative	1	3.4	3	13.9	2	6.3	0	0	2	10.5	8	6.5
Only as a last resort to prevent institutionalization	0	0	0	0	0	0	0	0	5	26.3	5	4.1
Is homesharing now	0	0	0	0	0	0	0	0	1	5.3	1	0.8
Discussed homesharing with other seniors we know and hiring a nurse to share	1	3.4	0	0	0	0	0	0	0	0	1	0.8
D.K./No answer	0	0	0	0	5	15.6	1	5.0	0	0	6	4.9
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

4. Feelings about taking in a boarder or adding a self-contained suite

4.1 by age group

As shown in Table 6A, focus group participants perceived more disadvantages than advantages to taking in a boarder or putting in a self-contained suite.

Enthusiasm for this alternative was somewhat greater in the 52-64 and 65-74 age groups than in the oldest group. The 65-74 group was the only group with experience with these alternatives (3 people had put in a suite; 1 had taken in a boarder).

Table 6A: Perceived advantages, disadvantages and likelihood of taking in a boarder or putting a self-contained suite in the house, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 11 Perceived advantages								
Generates income	10	31.3	11	19.0	2	6.1	23	18.7
Someone there in case of emergency	4	12.5	12	20.7	4	12.1	20	16.3
Q. 12 Perceived disadvantages								
Loss of privacy	14	43.8	12	20.7	3	10.3	29	23.6
May need to evict/difficult	3	9.4	8	13.8	5	15.2	16	13.0
Additional/unwanted responsibilities	3	9.4	6	10.3	6	18.2	15	12.2
Cost of putting in/maintaining a suite	2	6.3	5	8.6	5	15.2	12	9.8
Q. 13 Is taking in a boarder or putting in a self-contained suite in your home something you seriously would consider doing?								
Would never consider either	21	65.6	39	67.2	28	84.8	88	71.5
Yes, both	3	9.4	3	5.2	0	0	6	4.9
Maybe a suite	1	3.1	6	10.3	1	3.0	8	6.5
Maybe take in a boarder	2	6.3	2	3.4	0	0	4	3.3
Only if family/desperate/ in poor health/alone	3	9.4	3	5.2	1	3.0	7	5.7
Has put in a suite	0	0	3	5.2	1	3.0	4	3.3
Has a boarder	0	0	1	1.7	0	0	1	0.8
D.K./No answer	2	6.3	1	1.7	2	6.1	6	4.9
Total	32	100.0	58	100.0	33	100.0	123	100.0

4.2 by city of residence

Respondents in Halifax were more open to this option than those in the other cities. As shown in Table 6B, only 57.9% in Halifax were clearly opposed to the idea compared with from 69.0% to 80.0% in the other cities. Halifax also had the strongest clearly positive response: 21.0% (4 persons) compared to 1 person or none in the other cities.

Table 6B: Likelihood of taking in a boarder or putting in a self-contained suite, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 13 Is taking in a boarder or putting in a self-contained suite in your home something you would seriously consider doing?												
Would never consider either	20	69.0	16	69.6	25	78.1	16	80.0	11	57.9	88	71.5
Yes, both	0	0	1	4.3	1	3.1	0	0	4	21.0	6	4.9
Maybe a suite	2	6.9	1	4.3	1	3.1	2	10.0	2	10.5	8	6.5
Maybe take in a boarder	2	6.9	1	4.3	0	0	0	0	1	5.3	4	3.3
Only if family/ desperate/in poor health/alone	2	6.9	1	4.3	3	9.4	0	0	1	5.3	7	5.7
Has put in a suite	0	0	3	13.9	1	3.1	0	0	0	0	4	3.3
Has a boarder	1	3.4	0	0	0	0	0	0	0	0	1	0.8
D.K./No answer	2	6.9	0	0	1	3.1	2	0	0	0	5	4.1
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

5. Feelings about Reverse Annuity Mortgages (RAMs)

5.1 by age group

As shown in Table 7A, about a third (30.1%) of the focus group participants had heard about reverse annuity mortgages (RAM's).

In order to be sure that everyone had the same understanding of them, the group leader gave the following definition:

> A Reverse Annuity Mortgage is a plan that allows seniors to have extra income by using their equity -- or the value -- they've built up in their home.
>
> Under this plan, an older homeowner would take out a mortgage on his or her home and the plan guarantees the homeowner a monthly income for a fixed period of time (usually 10-15 years) or, in some plans, for life. The mortgage and interest doesn't have to be repaid until the fixed term expires or the owner dies or the home is sold.

As shown in Table 7A, the two most commonly perceived advantages, in all three age groups, were that RAMs could provide a higher monthly income to the holder and could enable them to increase their standard of living. In describing these advantages, however, 8% of the respondents added the qualifier that RAMs were good mainly if one had no heirs.

Concern over not being able to leave something to one's heirs was perceived as a disadvantage of RAMs by 15.4% of the respondents, with participants in the youngest and oldest groups being slightly more troubled by being unable to do so than respondents in the 65-74 age group (21.9% and 18.2% vs. 10.3% in the 65-74 group).

The main point made by focus group participants, however, was that older people had had enough of mortgages, didn't like to borrow, and didn't want the extra worry or burden of borrowing. This sentiment was reflected most strongly in the oldest group.

Table 7A: Perceived advantages, disadvantages and likelihood of taking out a reverse annuity mortgage (RAM), by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 14 Had heard of RAMs	13	40.6	16	27.6	8	24.2	37	30.1
Q. 15 Perceived advantages								
Higher monthly income	13	40.6	20	34.5	12	36.4	45	36.6
Higher standard of living	6	18.8	7	12.1	3	9.1	16	13.0
Q. 16 Perceived disadvantages								
Older people have had enough of mortgages/ don't like to borrow	4	12.5	10	17.2	12	36.4	26	21.1
Can't pass home/equity to heirs	7	21.9	6	10.3	6	18.2	19	15.4
Extra worry/burden	0	0	7	12.1	9	27.3	16	13.0
Interest charges	2	6.3	5	8.6	6	18.2	13	10.6
Someone else gets the advantage/makes money	5	15.6	4	6.9	4	12.1	13	10.6
Q. 17 Is a RAM something you personally would consider?								
No	12	37.5	35	60.3	25	75.8	72	58.5
Yes (with more detail)	7	21.9	12	20.7	3	9.1	22	17.9
Possibly, in future	7	21.9	2	3.4	0	0	9	7.3
If strapped/alone	3	9.4	6	10.3	4	12.1	13	10.6
If younger	0	0	1	1.7	0	0	1	0.8
D.K./No answer	3	9.4	2	3.4	1	3.0	6	4.9
Total	32	100.0	58	100.0	33	100.0	123	100.0

Slightly over 10% of respondents also mentioned as disadvantages, the need to pay interest and the fact that someone else was getting the advantage of the investment.

When asked if they, personally, would consider a RAM, there was a distinct difference between the responses of the youngest and the two older groups. Just over one-third (37.5%) of the youngest group said "no" compared to almost two-thirds (60.3%) in the 65-74 group and three-quarters (75.8%) in the 75+ group.

5.2 by city of residence

As shown in Table 7B, participants in Vancouver and Toronto gave a very strong negative response (89.7% in Vancouver and 84.4% in Toronto said "no"). In Winnipeg and Halifax, the proportion of "yes" and "no" answers was about equal (34.8% and 42.1% respectively), with Winnipeg adding another 30.3% of "maybe" responses. In Montreal, only 10% gave a definite "no" response while, like Winnipeg, more than 2/3 (70%) indicated they might consider this option in the future if more details were given and/or if strapped or alone. The more favorable response of the Montreal participants could be a function of their greater familiarity with the RAM concept (60.8% in the Montreal group indicated that they had heard of RAMs compared with from 5.3%-44.8% in the other cities).

Table 7B: Likelihood of taking out a RAM, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 14 Had heard of RAMs	13	44.8	4	17.4	7	21.9	12	60.0	1	5.3	37	30.1
Q. 17 Is a RAM something you personally would consider?												
No	26	89.7	8	34.8	27	84.4	2	10.0	9	42.1	72	58.5
Yes (with more detail)	3	10.3	8	34.8	0	0	3	15.0	8	42.1	22	17.9
Possibly in future	0	0	5	21.7	0	0	4	20.0	0	0	9	7.3
If strapped/alone	0	0	1	4.3	5	15.6	7	35.0	0	0	13	10.6
If younger	0	0	1	4.3	0	0	0	0	0	0	1	0.8
D.K./No answer	0	0	0	0	0	0	4	20.0	2	10.5	6	4.9
Total	29	100.0	23	100.0	32	100.1	20	100.0	19	100.0	123	100.0

6. Feelings about selling and then renting

The questions asked up to this point in the focus group discussions dealt with options that would allow the older person to remain in his or her home. Consideration then turned to options that would involve selling the home. The first of these was selling and then renting a house or apartment.

6.1 by age group

As shown in Table 8A, in all age groups the most commonly perceived advantage of selling and then renting was not having to worry about maintaining the garden or home. Not being "locked in" to a particular dwelling was the second most frequently mentioned advantage in the two older groups. In the youngest group, the second most frequently mentioned advantage was that the home would be secure during the occupants' absence (e.g, if they went on vacation). More in the youngest than in the other groups also saw, as an advantage of selling then renting, having money in the bank, to invest or to spend.

In all age groups, financial concerns were most frequently cited as disadvantages. These included the probability of the rent increasing, concern that renting was more expensive in the long run than owning, and that one lost the possibility of a capital gain as well as an asset.

Approximately two-thirds of participants in the two younger groups said that renting was not something they personally would consider doing. Participants in the oldest group were considerably more enthusiastic towards this option. Only 48.4% said "no". Of the remainder, 30.3% gave a clear "yes" and an additional 15.2% a qualified "yes" to the question.

Table 8A: Perceived advantages, disadvantages and likelihood of selling current home and then renting, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 18 Perceived advantages								
No garden or repairs to worry about	8	25.0	12	20.7	14	42.4	34	27.6
Not "locked-in"	3	9.4	5	8.6	9	31.0	17	13.8
Home secure during absence	7	21.9	1	1.7	6	18.2	14	11.4
Money in the bank/to invest/ to spend	5	15.6	5	8.6	3	9.0	13	10.6
Q. 19 Perceived disadvantages								
Rent increases	6	18.8	9	15.5	10	30.3	25	20.3
More expensive than owning in the long run	7	21.9	10	17.2	3	9.1	20	16.3
Lose capital gain/asset	6	18.8	11	19.0	1	3.1	18	14.6
Less space	3	9.4	5	8.6	5	15.2	13	10.6
No security of tenure	4	12.5	5	8.6	4	12.1	13	10.6
Q. 20 Is selling your present home and then renting a home or apartment something you personally would consider doing?								
No	19	59.4	38	65.5	16	48.5	73	59.3
Yes	7	21.9	12	20.9	10	30.3	29	23.6
If had to give up house due to illness/disability; or if it was a "senior's place"	5	15.6	4	6.9	5	15.2	14	11.4
Maybe	0	0	2	3.4	2	6.0	4	3.3
D.K./No answer	1	3.1	2	3.4	0	0	3	2.4
Total	32	100.0	58	100.0	33	100.0	123	100.0

6.2 by city of residence

From two-thirds to three-quarters of respondents in Vancouver, Toronto and Halifax were against the idea of renting. In Winnipeg and Montreal, however, approximately one-third gave a clear "yes" response while another 26.1% in Winnipeg would consider the option under various contingencies.

Table 8B: Likelihood of selling and then renting, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 20 Is selling your present home and then renting a home or apartment something you personally would consider doing?												
No	22	78.9	7	30.4	22	68.8	9	45.0	13	68.4	73	59.3
Yes	6	20.7	8	34.8	5	15.6	8	40.0	2	10.5	29	23.6
If had to give up house due to illness/disability; or if it was a "senior's place"	0	0	6	26.1	5	15.6	0	0	3	15.8	14	11.4
Maybe	1	3.4	2	8.7	0	0	0	0	1	5.3	4	3.3
D.K./No answer	0	0	0	0	0	0	3	15.0	0	0	3	2.4
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

7. Feelings about buying a smaller house

7.1 by age group

As shown in Table 9A, the only advantage to buying a smaller house mentioned by at least 10% of the focus group participants was that it was easier to maintain. This response came mainly from the youngest group who, as indicated previously (see Table 2A), tend to live in somewhat larger homes than the older participants. As indicated under the heading "Perceived disadvantages", the older respondents felt that maintenance was the same.

Enthusiasm for the idea of purchasing a smaller house clearly decreased with increasing age.

Table 9A: Perceived advantages, disadvantages and likelihood of purchasing a smaller single family detached house, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 21 Perceived advantages								
Easier to maintain/less upkeep	12	37.5	5	8.6	5	15.2	22	17.9
Bungalow better for old people	5	15.6	3	5.2	1	3.0	9	7.3
Q. 22 Perceived disadvantages								
Less space for self, spouse, visitors	3	9.4	9	15.5	6	18.2	18	14.6
Maintenance the same	0	0	8	13.8	5	15.2	13	11.7
Q. 23 Is buying a smaller single family detached house something you would seriously consider doing?								
No	15	46.9	41	70.7	29	87.9	85	69.1
Yes	15	46.9	14	24.1	3	9.1	32	26.0
Maybe	0	0	0	0	1	3.0	1	0.8
Has already done so	2	6.3	0	0	0	0	2	1.6
Explored option but couldn't find anything suitable in preferred neighbourhood	0	0	1	1.7	0	0	1	0.8
D.K./No answer	0	0	2	3.4	0	0	2	1.6
Total	32	100.0	58	100.0	33	100.0	123	100.0

7.2 by city of residence

As shown in Table 9B, with the exception of Montreal interest in purchasing a smaller house increased as one moved from the west to the east coast. That interest in purchasing a smaller home was greatest in Halifax is consistent with the previously mentioned finding (see Table 2B) that more in Halifax than in any of the other cities lived in houses having 3 or more bedrooms (94% compared with 82.6% in Winnipeg, 68.8% in Toronto and 62.1% in Vancouver).

Table 9B: Likelihood of purchasing a smaller single family detached house, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=103)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 23 Is buying a smaller single family detached house something you would seriously consider doing?												
No	23	79.3	16	69.6	21	65.6	18	90.0	7	36.8	85	69.1
Yes	5	17.2	6	26.1	9	28.1	1	5.0	11	57.9	32	26.0
Maybe	1	3.4	0	0	0	0	0	0	0	0	1	0.8
Has already done so	0	0	1	4.3	1	3.1	0	0	0	0	2	1.6
Explored option but couldn't find anything suitable in preferred neighbourhood	0	0	0	0	0	0	0	0	1	5.3	1	0.8
D.K./No answer	0	0	0	0	1	3.1	1	5.0	0	0	2	1.6
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

8. Feelings about purchasing a mobile home

8.1 by age group

As shown in Table 10A, few respondents perceived any advantages to living in a mobile home. The only one mentioned by even 10% of the focus group participants was that some are attractive and/or comfortable.

There was considerable consensus that a distinct disadvantage of this option was that mobile home parks tend to be poorly located.

Overall, only 6.5% would definitely consider this option; an additional 4.1% might consider it depending on location, if widowed or as a second home.

Table 10A: Perceived advantages, disadvantages and likelihood of purchasing a mobile home, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 24 Perceived advantages								
Some are attractive/ comfortable	7	21.9	3	5.2	2	6.1	12	9.8
It's cheaper to buy	4	12.5	2	3.4	2	6.0	8	6.5
Q. 25 Perceived disadvantages								
Poor location of mobile home parks	12	37.5	16	27.6	10	30.3	38	30.9
Too small	4	12.5	12	20.7	2	6.1	18	14.6
Q. 26 Is purchasing a mobile home something you would seriously consider doing?								
No	26	81.3	47	81.0	31	93.9	104	84.6
Yes	1	3.1	6	10.3	1	3.0	8	6.5
Only if alone	1	3.1	1	1.7	0	0	2	1.6
Only as a second home	1	3.1	0	0	1	3.0	2	1.6
Depends on location	1	3.1	0	0	0	0	1	0.8
Have done it	1	3.1	0	0	0	0	1	0.8
No answer	1	3.1	4	6.9	0	0	5	4.1
Total	32	100.0	58	100.0	33	100.0	123	100.0

8.2 by city of residence

As shown in Table 10B, there was very strong negative reaction to mobile homes in all cities except Winnipeg where 62.5% said "no" to this option compared to 85% or more in the other cities. Winnipeg was the only city where a focus group participant had actually experienced this option. Aside from the influence of this individual on the group he was in, it was the group leader's impression that participants in Winnipeg were generally more directly familiar with mobile homes than participants in the other groups.

Table 10B: Likelihood of purchasing a mobile home, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 26 Is purchasing a mobile home something you would seriously consider doing?												
No	26	89.7	15	65.2	29	90.6	17	85.0	17	94.4	104	84.6
Yes	1	3.4	4	17.4	1	3.1	0	0	2	10.5	8	6.5
Only if alone	1	3.4	0	0	1	3.1	0	0	0	0	2	1.6
Only as a second home	0	0	1	4.3	1	3.1	0	0	0	0	2	1.6
Depends on location	1	3.4	0	0	0	0	0	0	0	0	1	0.8
Have done it	0	0	1	4.3	0	0	0	0	0	0	1	0.8
D.K./No answer	0	0	2	8.7	0	0	3	15.0	0	0	5	4.1
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

9. Feelings about purchasing a unit in an apartment or townhouse development

9.1 by age group

As shown in Table 11A, the most frequently perceived advantages of purchasing a unit in an apartment or townhouse development were that one had less responsibility than in a single family detached dwelling for maintenance and repairs and that the dwelling is secure during the owner's absence.

As with the previous options discussed, it was the oldest group which was most concerned about not having responsibility for maintenance and repairs.

Disadvantages mentioned by 10% or more of the focus group participants concerned the rules and regulations which tend to be associated with this housing form, operating and maintenance costs which were considered too expensive and the possibility that one might be required to make a capital expenditure for a communal facility or service that one was not particularly enthusiastic about.

When asked whether they personally would consider this option, more than half (56.3%) in the youngest group gave a definite "yes" response. The proportion increased to two-thirds in the two older groups.

Table 11A: Perceived advantages, disadvantages and likelihood of purchasing a unit in an apartment or townhouse development, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 27 Perceived advantages								
Less responsibility for maintenance/repairs	5	15.6	10	17.2	8	24.2	23	18.7
Home secure during absence	6	18.8	6	10.3	5	15.2	17	13.8
Q. 28 Perceived disadvantages								
Rules/regulations	4	12.5	10	17.2	3	9.1	17	13.8
Operating and maintenance costs too expensive	3	9.4	7	12.1	3	9.1	13	10.6
May be required to make an undesired capital expenditure (eg, for adding a sauna or swimming pool)	2	6.3	8	13.8	2	6.1	12	9.8
Q. 29 Is purchasing a unit in an apartment or townhouse development something you would seriously consider doing?								
No	10	31.3	10	17.2	3	9.1	23	18.7
Yes	18	56.3	38	65.5	22	66.7	78	63.4
Yes, but can't afford	2	6.3	3	5.2	1	3.0	6	4.9
Yes, if more than 1 level	0	0	1	1.7	0	0	1	0.8
Maybe/in future	1	3.1	1	1.7	0	0	2	1.6
If necessary	1	3.1	2	3.4	2	6.1	5	4.1
Already in one	0	0	1	1.7	1	3.0	2	1.6
No answer	0	0	2	3.4	4	12.1	6	4.9
Total	32	100.0	58	100.0	33	100.0	123	100.0

9.2 by city of residence

As shown in Table 11B, in all five of the cities in which focus groups were conducted, more than half of the participants were definitely interested in purchasing a unit in an apartment or townhouse development. If one combines "yes" and "yes, but I can't afford it" responses, the percentage of positive responses are 55.1% for Vancouver, 73.9 for Winnipeg, 75% for Toronto, 70% for Montreal and 68.4% for Halifax.

Table 11B: Likelihood of purchasing a unit in an apartment or townhouse development, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 29 Is purchasing a unit in an apartment or townhouse development something you would seriously consider doing?												
No	6	20.7	5	21.7	4	12.5	5	25.0	3	15.8	23	18.7
Yes	15	51.7	17	73.9	19	59.4	14	70.0	13	68.4	78	63.4
Yes, but can't afford	1	3.4	0	0	5	15.6	0	0	0	0	6	4.9
Yes, if more than 1 level	0	0	1	4.3	0	0	0	0	0	0	1	0.8
Maybe/on future	2	6.9	0	0	0	0	0	0	0	0	2	1.6
If necessary	2	6.9	0	0	0	0	1	5.0	2	10.5	5	4.1
Already in one	1	3.4	0	0	0	0	0	0	1	5.3	2	1.6
D.K./No answer	5	17.2	0	0	4	12.5	0	0	0	0	6	4.9
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

10. Feelings about purchasing a unit in special retirement housing

10.1 by age group

As indicated in Table 12A, participants were attracted to retirement housing by the recreational and social programs and the companionship it would offer, by the idea that the units would be specially designed for seniors, by the potential of meal availability and by the "good security" they perceived it to offer.

The primary perceived disadvantage of this housing form, especially for the youngest age group, was that there would be too many old, and sick or frail people concentrated in one environment.

Definite interest in purchasing a unit in retirement housing was greatest in the oldest group (36.4%). When "maybe/it depends" answers are combined with definite "yes" responses, proportions range from approximately half in the age groups 52-64 and 65-74 to about two-thirds (64.5%) in the oldest group.

It is evident from responses to question 33, however, that a move into retirement housing is not imminent for most of the focus group participants.

Table 12A: Perceived advantages, disadvantages and likelihood of purchasing a unit in special retirement housing, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 30 Perceived advantages								
Companionship	4	12.5	12	20.7	4	12.1	20	16.3
Recreational/social programs	6	18.8	10	17.2	2	6.1	18	14.6
Units designed for seniors	1	3.1	9	15.5	6	18.2	16	13.0
All the advantages of home ownership plus extras	3	9.4	8	13.8	2	6.1	13	10.6
May offer meal service	0	0	9	15.5	3	9.1	12	9.8
Good security	4	12.5	7	12.1	1	3.0	12	9.8
Q. 31 Perceived disadvantages								
Too many old people	15	46.9	10	17.2	8	24.2	33	26.8
Too many sick/frail people	6	18.8	4	6.9	1	3.0	11	8.9
Q. 32 Would you personally consider purchasing a unit in special retirement housing?								
No	14	43.8	26	44.8	13	39.4	53	43.0
Yes	8	25.0	16	27.6	12	36.4	36	29.3
Maybe/depends on future circumstances/health/the unit	8	25.0	9	15.5	6	18.2	23	18.7
Would consider with more information	1	3.1	3	5.2	1	3.0	5	4.1
D.K./No answer	1	3.1	4	6.9	1	3.0	6	4.9
Total	32	100.0	58	100.0	33	100.0	123	100.0
Q. 33 How soon might you do so - in 2 years, 5 years, 10 years?								
Time estimate of those who said yes or maybe:	(n=16)		(n=25)		(n=19)		(n=60)	
2 years	0	0	2	8.0	0	0	2	3.3
5 years	0	0	0	0	1	5.3	1	1.6
10 years	2	12.5	1	4.0	0	0	3	5.0
More than 10 years	6	37.5	2	8.0	3	15.8	11	18.3
Depends on health	3	18.8	8	32.0	3	15.8	14	23.3
D.K./No answer	5	31.3	12	48.0	12	63.2	29	48.3
Total	16	100.0	25	100.0	19	100.0	60	100.0

10.2 by city of residence

As shown in Table 12B, focus group participants from Halifax and Winnipeg expressed greater interest in purchasing a unit in retirement housing than those from Vancouver, Toronto and Montreal where approximately half rejected the idea.

Table 12B: Likelihood of purchasing a unit in special retirement housing, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 32 Would you personally consider purchasing a unit in special retirement housing?												
No	14	48.3	7	30.4	17	53.1	11	55.0	4	21.1	53	43.0
Yes	6	20.7	8	34.8	8	25.0	8	40.0	6	31.6	36	29.3
Maybe/depends on future circumstances/health/ unit	7	24.1	7	30.4	6	18.8	0	0	3	15.8	23	18.7
Would consider with more information	1	3.4	0	0	0	0	0	0	4	21.0	5	4.1
D.K./No answer	1	3.4	1	4.3	1	3.1	1	5.0	2	10.5	6	4.9
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

11. Feelings about the basic life-tenancy arrangement

Enquiries about reactions to life tenancy arrangements were prefaced by the following introduction:

> A life-tenancy is a lifetime leasehold on a residential unit. The The unit could be an ordinary house, townhouse or apartment but would usually be in special retirement housing. You buy a lease which guarantees you, and your spouse, the right to occupy the unit for the rest of your lives. You pay a lump sum in advance plus a monthly maintenance fee. The up-front cost is determined by your life expectancy. In the case of a couple, the cost is based on whoever has the longer life expectancy. For example, under a life-tenancy arrangement, a unit with a market value of $100,000 would cost a ___ year old male about $___,___. For a ___ year old female, it would cost about $___,___.
>
> | | Male | Female |
> |---|---|---|
> | - 60 year old | $62,000 | $72,000 |
> | - 70 year old, | $46,000 | $56,000 |
> | - 80 year old, | $30,000 | $37,000 |
>
> In the basic model, you are simply buying the right to live in the unit for the rest of your life. There are options which can be negotiated into the agreement which we will discuss later.

11.1 by age group

As shown in Table 13A, the only advantage perceived by at least 10% of the focus group participants was that it was cheaper than outright purchase. This advantage was mainly perceived by the oldest group.

Seven disadvantages were reported by 10% or more of participants. The three most frequently cited by the youngest group were that one was locked into a house which, over time, may no longer be appropriate; that in addition to the up-front costs, there would be monthly maintenance fees to pay; and, that if one moved one's investment would be lost. Being locked in, having no equity to show for their investment and having someone else get the advantage of their investment were the primary concerns of the 65-74 group. The oldest group was most concerned about not having a house or equity to pass on to their heirs and, about being locked in.

Table 13A: Perceived advantages, disadvantages and likelihood of purchasing a basic life-tenancy arrangement, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 34 Perceived advantages								
Cheaper than outright purchase	3	9.4	6	10.3	11	33.3	20	16.3
Security of tenure	1	3.1	4	6.9	5	15.2	10	8.1
Q. 35 Perceived disadvantages								
Locked into a home which, over time, may no longer be appropriate	11	34.4	15	25.9	7	21.2	33	26.8
Lose investment if you move	8	25.0	11	19.0	5	15.2	24	19.5
No equity for your investment	5	15.6	14	24.1	3	9.1	22	17.9
Someone else gets the advantage/makes money	4	12.5	13	22.4	5	15.2	22	17.9
Can't pass unit/equity to heirs	4	12.5	8	13.8	8	24.2	20	16.3
Maintenance fees	10	31.3	5	8.6	1	3.0	16	13.0
Don't profit from appreciation of the unit	5	15.6	7	12.1	0	0	12	9.8
Q. 36 How interested would you personally be in purchasing a [basic] life-tenancy arrangement?								
Very interested	0	0	2	3.4	0	0	2	1.6
Moderately interested	1	3.1	1	1.7	7	21.2	9	7.3
Not interested	30	93.8	54	93.1	24	72.7	108	87.8
Maybe later, if conditions change	0	0	0	0	1	3.0	1	0.8
Need more information	1	3.1	0	0	1	3.0	2	1.6
D.K./No answer	0	0	1	1.7	0	0	1	0.8
Total	32	100.0	58	100.0	33	100.0	123	100.0

When asked how interested they personally would be in purchasing a basic-type life tenancy arrangement, over 90% in the 52-64 and 65-74 age groups stated that they were not interested. In the oldest group, on the other hand, 21.2% indicated moderate interest. Only 2 of the 123 focus group participants said they were very interested.

11.2 by city of residence

As shown in Table 13B, the two individuals who were very interested in the concept of life tenancy were both from Halifax. Among the 9 moderately interested, 1 was from Halifax, 1 was from Winnipeg, 2 were from Vancouver, 5 were from Toronto and none were from Montreal.

Table 13B: Likelihood of purchasing a life tenancy arrangement, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 36 How interested would you personally be in purchasing a basic life tenancy arrangement?												
Very interested	0	0	0	0	0	0	0	0	2	10.5	2	1.6
Moderately interested	2	6.9	1	4.3	5	15.6	0	0	1	5.3	9	7.3
Not interested	26	89.7	21	91.3	27	84.4	20	100.0	14	73.7	108	87.8
Maybe later if conditions change	1	3.4	0	0	0	0	0	0	0	0	1	0.8
Need more information	0	0	0	0	0	0	0	0	2	10.5	2	1.6
D.K./No answer	0	0	1	4.3	0	0	0	0	0	0	1	0.8
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

12. Exploration of factors that might increase the attractiveness of the life-tenancy option.

12.1 by age group

Following discussion of the basic life-tenancy model, the group leader described a number of variations that had been developed in other countries.

These variations and focus group participants' reactions to them, are shown in Table 14A, cross-tabulated by age group.

Examination of Table 14A indicates that the possibility of:

- some reimbursement if a person wanted to withdraw from a life-tenancy arrangement,
- some reimbursement going to the estate if the leaseholder were to die within the first 10 years,
- some appreciation of the amount going to the estate, and
- a nursing home bed being guaranteed should it be needed

would increase the attractiveness of this option, particularly for the 65-74 age group.

Financial or management options, other than those listed above, that would make the life tenancy arrangement more attractive would be if sponsorship was public (i.e., government) or non-profit (e.g., a church or organization such as the Lions or the Elks) rather than a private developer and if the leaseholder had some say or control over the maintenance fee.

A "good" location, larger than average units, inclusion of a range of recreational programs and facilities and housekeeping services at no extra cost would also increase the attractiveness of this option.

Table 14A: Exploration of factors that might increase the attractiveness of the life-tenancy option, by age group

Would you be more interested in life-tenancy if:

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 37 there could be some reimbursement if a person wanted to withdraw?								
No	9	28.1	18	31.0	15	45.5	42	34.1
Yes	11	34.4	28	48.3	9	27.3	48	39.0
Only marginally	6	18.8	2	3.4	1	3.0	9	7.4
Depends on amount of reimbursement	3	9.4	5	8.6	6	18.2	14	11.5
D.K./No answer	3	9.4	5	8.6	2	6.0	10	8.1
Total	32	100.0	58	100.0	33	100.0	123	100.0
Q. 38 there was some reimbursement to the estate if leaseholder dies within the first 10 years?								
No	18	56.3	23	39.7	13	39.4	54	43.9
Yes	10	31.3	29	50.0	10	30.3	49	39.8
Only marginally	3	9.4	0	0	1	3.0	4	3.3
Depends on amount of reimbursement	0	0	2	3.4	1	3.0	3	2.4
Depends on sponsor	0	0	0	0	1	3.0	1	0.8
D.K./No answer	1	3.1	4	6.9	7	21.2	12	9.8
Total	32	100.0	58	100.0	33	100.0	123	100.0
Q. 39 some of the appreciation of the unit were to go to your estate?								
No	14	43.8	27	46.6	13	39.4	54	43.9
Yes	5	15.6	20	34.5	6	18.2	31	25.2
Only marginally	1	3.1	0	0	0	0	1	0.8
Depends on proportion of appreciation	2	6.3	1	1.7	0	0	3	2.4
Depends on sponsor	1	3.1	1	1.7	0	0	2	1.6
D.K./No answer	9	28.1	9	15.5	14	42.4	32	26.0
Total	32	100.0	58	100.0	33	100.0	123	100.0

Table 14A Continued

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 42 a nursing home bed was guaranteed if you needed it?								
No	13	40.6	18	31.0	7	21.2	38	30.9
Yes	15	46.9	26	44.8	11	33.3	52	42.3
Want to choose my own nursing home	0	0	3	5.2	1	3.0	4	3.3
Depends where bed is located	2	6.3	0	0	1	3.0	3	2.4
Depends on sponsor	0	0	0	0	3	9.0	3	2.4
If on my own	1	3.1	0	0	0	0	1	0.8
D.K./No answer	1	3.1	11	19.0	10	30.3	22	17.9
Total	32	100.0	58	100.0	33	100.0	123	100.0
Q. 40 Are there other financial, or management options, that would make a life-tenancy arrangement more attractive to you?								
Public or non-profit rather than private sponsorship	2	6.3	4	6.9	10	30.3	16	13.0
If I had a say in/control over the maintenance fee	6	18.8	2	3.4	2	6.1	10	8.1
Q. 41 What other things would make a life-tenancy arrangement more attractive to you? We are thinking here about features of the unit itself, for example, its size and number of rooms, and services that might be available.								
If well located	4	12.5	15	25.9	4	12.1	23	18.7
If units were larger than average	5	15.6	8	13.8	2	6.1	15	12.2
Recreational programs and facilities	5	15.6	6	10.3	4	12.1	15	12.2
If the project offered housekeeping service at no extra cost	3	9.4	7	12.1	2	6.1	12	9.8

12.2 by city of residence

As shown in Table 14B, there were differences across cities in the extent to which the various modifications to the basic life tenancy arrangement would increase interest in this option.

The possibility of some reimbursement if a leaseholder were to withdraw from the arrangement or if he/she died within the first 10 years was particularly attractive to the Halifax group. This group was also most interested in the guarantee of a nursing home bed should one be needed.

The possibility of some share of the appreciation of the unit going to the estate was also interesting to the Halifax and Winnipeg groups but in the case of the Halifax group, considerably less so than the previously mentioned possibilities.

Table 14B: Exploration of the factors that might increase the attractiveness of the life-tenancy option, by city of residence

Would you be more interested in life-tenancy if:

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 37 there could be some reimbursement if a person wanted to withdraw?												
No	9	31.1	4	17.4	19	59.4	8	40.0	2	10.5	42	34.1
Yes	9	31.0	11	47.8	6	18.8	9	45.0	13	68.4	48	39.0
Only marginally	7	24.1	2	8.7	0	0	0	0	0	0	9	7.3
Depends on amount of reimbursement	4	13.8	2	8.7	6	18.8	0	0	2	10.5	14	11.4
D.K./No answer	0	0	4	17.4	1	3.1	3	15.0	2	10.5	10	8.1
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0
Q. 38 there was some reimbursement to the estate if leaseholder dies within the first 10 years?												
No	16	55.2	8	34.8	18	56.3	10	50.0	2	10.5	54	43.9
Yes	6	20.7	8	34.8	11	34.4	9	45.0	15	78.9	49	39.8
Only marginally	[illegible]	10.3	0	0	0	0	0	0	1	5.3	4	3.3
Depends on amount of reimbursement	1	3.4	1	4.5	0	0	0	0	1	5.3	3	2.4
Depends on spouse	1	3.4	0	0	0	0	0	0	0	0	1	0.8
D.K./No answer	2	6.9	6	26.1	3	9.4	1	5.0	0	0	12	9.8
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0
Q. 39 some of the appreciation of the unit were to go to your estate?												
No	15	51.7	4	17.4	20	62.5	12	60.0	3	15.8	54	43.9
Yes	5	17.2	11	47.8	4	12.5	3	15.0	8	42.1	31	25.2
Only marginally	1	3.4	0	0	0	0	0	0	0	0	1	0.8
Depends on proportion of appreciation	0	0	0	0	1	3.1	0	0	0	0	1	0.8
Depends on spouse	0	0	0	0	0	0	1	5.0	1	5.3	2	1.6
D.K./No answer	8	27.6	8	34.8	7	21.9	4	20.0	5	26.3	32	26.0
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

Table 14B Continued

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 42 a nursing home bed was guaranteed if you needed it?												
No	4	13.8	13	56.5	9	28.1	10	50.0	2	10.5	38	30.9
Yes	15	51.7	6	26.1	8	25.0	8	40.0	15	78.9	52	42.3
Want to choose my own nursing home	0	0	0	0	4	12.5	0	0	0	0	4	3.3
Depends on where bed is located	1	3.4	0	0	1	3.1	0	0	1	5.3	3	2.4
Depends on spouse	3	10.3	0	0	0	0	0	0	0	0	3	2.4
If on my own	0	0	0	0	0	0	0	0	1	5.3	1	0.8
D.K./No answer	6	20.1	4	17.4	10	31.3	2	10.0	0	0	22	17.9
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

13. Preferred types/characteristics of retirement housing

13.1 by age group

Before returning to the issue of life-tenancy arrangements, the discussion group leader asked a series of questions designed to ascertain focus group participants' opinions about various facilities and services and configurations of special retirement housing.

Many responses were generated by these questions. Table 15A shows those most frequently given, cross-tabulated by age.

In the case of the dwelling unit, what comes through most clearly is participants' desire for space, both in terms of number of rooms and size of rooms. Many seemed to be reacting against bachelor suites which they tended to associate with retirement housing.

In all age groups, the preferred housing forms were the single detached dwelling and the low-rise apartment.

In all age groups, the three recreational facilities most desired were: a swimming pool; community room or lounge of sufficient size to hold a dance, for carpet bowling or other such activities; and one or more rooms designated for card playing.

When asked about preferred food services, in all age groups nearly half expressed a desire for a dining room; 12-16% would like a coffee shop.

Approximately half in the youngest age group also expressed a desire for housekeeping services, personal care servcies and a nurse on the premises at all times. While these same features were the three most frequently mentioned by the two other age groups, the percentage wishing them decreased with increasing age.

There was also a desire with age in concern about security from intruders. Concern about being able to summon help in an emergency was highest in the 65-74 age group.

Table 15A: Preferred types/characteristics of retirement housing, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 43 Dwelling unit								
Two bedrooms	12	37.5	7	12.1	9	27.3	28	22.8
Kitchen with eating area	2	6.3	12	20.7	13	39.4	27	22.0
More than one bathroom	8	25.0	8	13.8	4	12.1	20	16.3
Spacious rooms	6	18.8	5	8.6	7	21.2	18	14.6
Yard/garden plot	4	12.5	5	8.6	5	15.2	14	11.4
Living room/sitting area	1	3.1	6	10.3	7	21.2	14	11.4
One bedroom	1	3.1	9	15.5	4	12.1	14	11.4
One level, no stairs	5	15.6	6	10.3	2	6.1	13	10.6
Q. 44 Housing form								
Low-rise apartment	10	31.2	14	24.1	11	33.3	35	28.5
Single detached	9	32.1	9	15.5	11	33.3	29	23.6
Duplex, rowhouse/townhouse	3	9.4	7	12.1	7	21.2	17	13.8
One level/no stairs/ bungalow	4	12.5	7	12.1	4	12.1	15	12.2
High-rise	3	9.4	3	5.2	1	3.0	7	5.7
Mobile home	1	3.1	0	0	0	0	1	0.8
Q. 49 Recreational facilities and programs								
Swimming pool	10	31.3	15	25.9	11	33.3	36	29.3
Community room/lounge in which they hold dances, carpet bowling, etc.	7	21.9	17	29.3	6	18.2	30	24.4
Card rooms	3	9.4	14	24.1	8	24.2	25	20.3
Health spa (whirlpool, sauna, exercise equipment)	3	9.4	10	17.2	6	18.2	19	15.4
Games room/crafts/darts	4	12.5	7	12.1	4	12.1	15	12.2
Q. 50 Food services								
Dining room	16	50.0	25	43.1	15	45.5	56	45.5
Coffee shop	5	15.6	7	12.1	3	9.1	15	12.2

Table 15A Continued

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 51 Services								
Housekeeping	16	50.0	24	41.4	13	39.4	53	43.1
Personal care	15	46.9	22	37.9	10	30.3	47	38.2
Nurse on the premises at all times	13	40.6	19	32.8	8	24.2	40	32.5
Doctor on call	7	21.9	16	27.6	5	15.2	28	22.8
24 hr extended care on premises	2	6.3	10	17.2	2	6.1	14	11.4
Q. 52 Security/Safety								
Emergency call/intercom	9	28.1	21	36.2	9	27.3	39	31.7
Security patrol	10	31.3	10	17.2	2	6.1	22	17.9
Locked front door to building	10	31.3	6	10.3	1	3.0	17	13.8
Room checks/door card system to see if resident OK	3	9.3	8	13.7	4	12.2	15	12.2

13.2 by city of residence

More in Vancouver and Halifax groups than in the other groups seemed to be concerned about the size and space allocation of the dwelling unit in retirement housing. Having more than one bathroom was especially important to Vancouverites.

A major difference between cities was in preferred housing form. As shown in Table 15B, 50% of Montreal preferred a low-rise apartment; 25% a duplex, rowhouse or townhouse, and only 5% a single detached home. In the other cities, the single-detached house received the first or second most votes.

There was considerable consensus across cities as to preferred recreational facilities and programs and food services. While in all cities, the availability of housekeeping and personal care services was considered desirable, the strength of the desire for these services was less in Toronto than elsewhere. This was surprising, given that Toronto was the oldest group and therefore most likely to have individuals needing assistance in these areas.

Table 15B: Preferred types/characteristics of retirement housing, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 43 Dwelling unit												
Two bedrooms	11	37.9	2	8.7	6	18.8	3	15.0	6	31.6	28	22.8
Kitchen with eating area	7	24.1	5	21.7	6	18.8	1	5.0	8	42.1	27	22.0
More than one bathroom	12	41.4	1	4.3	4	12.5	0	0	3	15.8	20	16.3
Spacious rooms	2	6.9	6	26.1	4	12.5	1	5.0	5	26.3	18	14.6
Yard/garden plot	2	6.9	3	13.0	3	9.4	0	0	6	31.6	14	11.4
Living room/sitting area	1	3.4	2	8.7	3	.94	1	5.0	7	36.8	14	11.4
One bedroom	5	17.2	3	13.0	3	9.4	2	10.0	1	5.3	14	11.4
One level, no stairs	7	24.1	0	0	4	12.5	0	0	2	10.5	13	10.6
Q. 44 Housing form												
Low-rise apartment	9	31.0	6	26.1	6	18.8	10	50.0	4	21.1	35	28.5
Single detached	6	20.7	7	30.4	9	28.1	1	5.0	6	31.6	29	23.6
Duplex, rowhouse, townhouse	2	6.9	5	21.7	2	6.3	5	25.0	3	15.8	17	13.8
One level/no stairs/ bungalow	3	10.3	4	17.4	4	12.5	0	0	5	21.1	15	12.2
High-rise	2	6.9	0	0	3	9.4	2	10.0	0	0	7	5.7
Mobile home	1	3.4	0	0	0	0	0	0	0	0	1	0.8
Q. 49 Recreational facility and programs												
Swimming pool	9	31.0	5	21.7	7	21.9	6	30.0	9	47.4	36	29.3
Community room/lounge in which they hold dances, carpet bowling, etc.	7	24.1	2	8.7	4	12.5	12	60.0	5	26.3	30	24.4
Card rooms	6	20.7	4	17.4	8	25.0	2	10.0	5	26.3	25	20.3
Health spa (whirlpool, sauna, exercise equipment)	5	17.2	4	17.4	3	9.4	5	25.0	2	10.5	19	15.4
Games room/crafts/darts	5	17.2	3	13.0	7	21.9	0	0	0	0	15	12.2
Q. 50 Food Services												
Dining room	14	48.3	11	47.8	12	37.5	11	55.0	8	42.1	56	45.5
Coffee ship	3	10.3	5	21.7	2	6.3	1	5.0	4	21.1	15	12.2

Table 15B Continued

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 51 Services												
Housekeeping	13	44.8	16	69.9	7	21.9	8	40.0	9	47.4	53	43.1
Personal care	8	27.6	16	69.6	6	18.8	7	35.0	10	52.6	47	38.2
Nurse on the premises at all times	14	48.3	11	47.8	9	28.1	3	15.8	3	15.8	40	32.5
Doctor on call	1	3.4	11	47.8	5	15.6	2	10.0	9	47.4	28	22.8
24 hr extended care on premises	5	17.2	5	21.7	3	9.4	0	0	1	5.3	14	11.4
Q. 52 Security/Safety												
Emergency call/ intercom	9	31.0	6	26.1	7	21.9	10	50.0	7	36.8	39	31.7
Security patrol	3	10.3	6	26.1	6	18.8	2	10.0	5	26.3	22	17.9
Locked front door to building	4	13.8	7	30.4	0	0	1	5.0	5	26.3	17	13.8
Room checks/door card system to see if resident OK	4	13.8	1	4.3	6	18.8	1	5.0	3	15.8	15	12.2

14. Feelings about retirement villages and multi-level (continuing care) retirement communities

Two special types of retirement communities were enquired about: retirement villages and multi-level complexes, the latter also known as continuing care retirement communities.

14.1 Retirement villages

14.1.1 by age group

As shown in Table 16A, in all age groups the most commonly perceived advantage of the retirement village was the range of recreational activities offered. The oldest group also noted that these villages tended to be well located -- i.e., in proximity to shopping centres and transportation. The youngest group saw as a distinct advantage the fact that all occupants of such villages are retired and in other ways similar to one another.

As was the case with the special retirement housing in general, the primary disadvantage of the retirement village was perceived to be that too many old people would be concentrated in one location.

It is interesting to note that overall, the proportion who viewed age concentration as a disadvantage was three and one-half times as great as that viewing it as an advantage (42.3% vs. 12.2%).

When asked if the purchase of a unit in a retirement village was something they would seriously consider, approximately one-quarter in each age group said "yes".

Table 16A: Perceived advantages, disadvantages and likelihood of purchasing a unit in a retirement village, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 45 Perceived advantages								
Recreational activities	6	18.8	19	32.8	9	27.3	34	27.6
Location-close to shopping centres & transportation	3	9.4	8	13.8	8	24.2	19	15.4
All retired in similar situation	6	18.8	6	10.3	3	9.1	15	12.2
Q. 46 Perceived disadvantages								
Too many old people	17	53.1	19	32.8	16	48.5	52	42.3
No medical care	1	3.1	6	10.3	3	9.1	10	8.1
Q. 47 Is the purchase of a unit in a retirement village something you would seriously consider?								
No	17	53.1	28	48.3	14	42.4	59	48.0
Yes	8	25.0	15	25.9	9	27.3	32	26.0
Maybe in future	2	6.3	4	6.9	1	3.0	7	5.7
If mixing with young is close/if I can afford/ if I can't live with anyone	1	3.1	2	3.4	2	6.1	5	4.1
Depends on unit size/ location	1	3.1	1	1.7	0	0	2	1.6
D.K./No answer	3	9.4	8	13.8	7	21.2	18	14.6
Total	32	100.0	58	100.0	33	100.0	123	100.0

14.1.2 by city of residence

As shown in Table 16B, over one-half (57.9%) of the Halifax respondents were definitely interested in this option; over one-third in Toronto (37.5%), and only 17.2%, 13.0% and 5.0% respectively, in Vancouver, Winnipeg and Montreal.

Table 16B: Likelihood of purchasing a unit in a retirement village, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 47 Is the purchase of a unit in a retirement village something you would seriously consider?												
No	15	51.7	11	47.8	14	43.8	14	70.0	5	26.3	59	48.0
Yes	5	17.2	3	13.0	12	37.5	1	5.0	11	57.9	32	26.0
Maybe in future	5	17.2	0	0	0	0	0	0	2	10.5	7	5.7
If mixing with young is close/if can afford/if can't live with anyone	2	6.9	1	4.3	1	3.1	0	0	1	5.3	5	4.1
Depends on size/ location	0	0	1	4.3	1	3.1	0	0	0	0	2	1.6
D.K./No answer	2	6.9	7	30.4	4	12.5	5	25.0	0	0	18	14.6
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

14.2 Multi-level complexes

14.2.1 by age group

Table 17A reflects focus group participants' interest in multi-level retirement communities by age group.

Somewhat surprisingly, a higher proportion of participants in the 52-64 (62.6%) and 65-74 (67.2%) than in the 75+ age group (39.4%) reported being very or moderately interested in this option.

The major perceived advantage of the multi-level complex was that residents would not have to move if they needed more care.

Table 17A: Interest in multi-level (continuing care) retirement communities, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 48 How interested would you be in a continuing care retirement community?								
Very interested	14	43.8	21	36.2	3	9.1	38	30.9
Moderately interested	6	18.8	18	31.0	10	30.3	34	27.6
If could afford	0	0	0	0	2	6.1	2	1.6
Not interested	1	3.1	4	6.9	4	12.1	9	7.3
Maybe in future	5	15.6	6	10.3	6	18.2	17	13.8
Rent not buy	0	0	2	3.4	4	12.1	6	4.9
D.K./No answer	6	18.8	7	12.1	4	12.1	17	13.8
Total	32	100.0	58	100.0	33	100.0	123	100.0
Reasons:								
Don't have to move if more care needed	10	31.3	17	29.3	10	30.3	37	30.1
Meals, housekeeping, recreation, nursing available	1	3.1	3	5.2	3	9.1	7	5.7

14.2.2 by city of residence

The extent of interest in this option was similar in Vancouver, Winnipeg and Halifax. In each of these cities, approximately two-thirds were very or moderately interested. The proportion interested in Toronto was 50.0% and in Montreal 45.0%.

17B: Interest in multi-level (continuing care) retirement communities, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 48 How interested would you be in a continuing care retirement community?												
Very interested	9	31.0	9	39.1	4	12.5	8	40.0	8	42.1	38	30.9
Moderately interested	11	37.9	6	26.1	12	37.5	1	5.0	4	21.0	34	27.6
If could afford	0	0	0	0	2	6.3	0	0	0	0	2	1.6
Not at all	2	6.9	2	8.7	3	9.4	0	0	2	10.5	9	7.3
Maybe in future	6	20.7	0	0	0	0	8	40.0	3	15.8	17	13.8
Rent not buy	0	0	5	21.7	1	3.1	0	0	0	0	6	4.9
D.K./No answer	1	3.4	1	4.3	10	31.3	3	15.0	2	10.5	17	13.8
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

15. More about life tenancy arrangements

15.1 by age group

After exploring participants' opinions about various features and configurations of retirement housing, the discussion leader returned to the life tenancy option and asked three more questions about it.

The first of these questions was:

> If all or most of the special services and amenities you've said you'd like to see in retirement housing could only be made affordable to you through a life-tenancy arrangement, would this overcome some of the disadvantages of not owning the unit?

As shown in Table 18A, the disadvantages of not owning the unit would be overcome for approximately one-quarter of participants in each of the three age groups if that was the only way they could get the special services and amenities they desired.

When asked which services or amenities would be essential before they would consider purchasing a life tenancy arrangement, the only two mentioned by at least 10% of the participants were being able to have some portion of their payment returned should they decide to move and having some health care and at least a nurse on the premises.

Finally, they were asked if they would recommend a life tenancy arrangement to their parents or an elderly relative. Here, "no response" was the most frequent category.

Table 18A: More about life tenancy arrangements, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 53 If all or most of the special services and amenities you've said you'd like to see in retirement housing could only be made affordable to you through a life-tenancy arrangement, would this overcome some of the disadvantages of not owning the unit?								
No	21	65.6	32	55.2	18	54.5	71	57.7
Yes	7	21.9	13	22.4	8	24.2	28	22.8
Maybe in future	2	6.3	2	3.4	3	9.1	7	5.7
Need more information	0	0	1	1.7	0	0	1	0.8
If price right/ceiling on maintenance fees	0	0	2	3.4	0	0	1	1.6
If have no other alternatives	0	0	2	3.4	2	6.1	4	3.3
D.K./No answer	2	6.3	6	10.3	2	6.1	10	8.1
Total	32	100.0	58	100.0	33	100.0	123	100.0
Q. 54 Services/amenities essential before would purchase a life-tenancy arrangement.								
Money returned/not locked in	4	12.5	12	20.7	0	0	16	13.0
Health care/nurse on the premises	2	6.3	11	19.0	1	3.0	14	11.4
Q. 55 Would you recommend a life-tenancy arrangement to your parents/an elderly relative?								
No	7	21.9	5	8.6	4	12.1	16	13.0
Yes	1	3.1	2	3.4	1	3.0	4	3.3
Yes, if money returned	0	0	1	1.7	0	0	1	0.8
Discuss with them	0	0	1	1.7	3	9.1	4	3.3
Yes, if ceiling on maintenance fees	1	3.1	0	0	0	0	1	0.8
Yes, if they could afford it and get services	2	6.3	1	1.7	0	0	3	2.4
D.K./No answer	21	65.6	48	82.8	25	75.8	94	76.4
Total	32	100.0	58	100.0	33	100.0	123	100.0

15.2 by city of residence

As shown in Table 18B, Halifax participants, to a much greater extent than those in the other cities, seemed willing to consider the life tenancy arrangement if that was the only way they could afford the facilities and services they desired in retirement housing.

Table 18B: More about life tenancy arrangements, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 53 If all or most of the special services and amenities you've said you'd like to see in retirement could only be made affordable to you through a life-tenancy arrangement, would this overcome some of the disadvantages of not owning the unit?												
No	15	51.7	17	73.9	23	71.9	15	75.0	1	5.3	71	57.7
Yes	3	10.3	5	21.7	7	21.9	0	0	13	68.4	28	22.8
Maybe in future	6	20.7	0	0	0	0	1	5.0	0	0	7	5.7
Need more information	1	3.4	0	0	0	0	0	0	0	0	1	0.8
If price right/ceiling on maintenance fees	0	0	0	0	1	3.1	0	0	1	5.3	2	1.6
If have no other alternatives	3	10.3	0	0	0	0	0	0	1	5.3	4	3.3
D.K./No answer	1	3.4	1	4.3	1	3.1	4	20.0	1	5.3	10	8.1
Total	29	100.0	23	100.0	32	100.0	20	100.0	19	100.0	123	100.0

16. Priorities for use of assets

16.1 by age group

Near the end of the session, the discussion leader asked participants to describe their priority for use of their assets and how important it was to them to leave something for their heirs.

As shown in Table 19A, in all age groups the most frequent response to the priorities question was "maintain my standard of living". Having the financial abiity to travel ranked next in importance for the oldest group, followed by having funds available in case of emergency and leaving something for their heirs. In the other two groups, priorities 2 and 3 were, respectively, "spending/enjoying it" and having funds for travel.

Leaving something for their heirs was not important or a priority for the vast majority (81.3%) of participants in the youngest group. It was very or moderately important for just over one-third (36.2%) of those in the 65-74 age group and just under one-third (30.4%) of those in the oldest group.

Table 19A: Priorities for use of assets, by age group

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Q. 56 Priorities for use of assets								
Maintain standard of living	22	68.8	32	55.2	25	75.8	79	64.2
Spend it/enjoy it	16	50.0	17	29.3	3	9.1	36	29.3
Travel	7	21.9	12	20.7	10	30.3	29	23.6
Leave to my estate	1	3.1	9	15.5	7	21.2	17	13.8
Keep it for emergency/ security	2	6.3	6	10.3	8	24.2	16	13.0
Q. 57 Importance of leaving something for heirs								
Very important	2	6.3	12	20.7	5	15.2	19	15.4
Moderately important	2	6.3	9	15.5	5	15.2	16	13.0
Nice, but not a priority	11	34.4	13	22.4	11	33.3	35	28.5
Not important	15	46.9	13	22.4	10	30.3	38	30.9
Want to share it with them now	2	6.3	8	13.8	1	3.0	11	8.9
Responsibility to them finished/have given a lot already	2	6.3	0	0	1	3.0	3	2.4
They expect it	0	0	1	1.7	0	0	1	0.8

16.2 by city of residence

As shown in Table 19B, Toronto was the city with the highest proportion (40.7%) feeling it very or moderately important to leave something to their heirs; Montreal had the lowest proportion (15.0%).

Table 19B: Priorities for use of assets, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 56 Priorities for use of assets												
Maintain standard of living	19	65.6	20	87.0	21	65.6	10	50.0	9	47.4	79	64.2
Spend it/enjoy it	7	24.1	13	56.5	12	37.5	2	10.0	2	10.5	36	29.3
Travel	12	41.4	8	34.8	6	18.8	2	10.0	1	5.3	29	23.6
Leave to my estate	5	17.2	1	4.3	7	21.9	1	5.0	3	15.8	17	13.8
Keep it for emergency/ security	9	31.0	3	13.0	3	9.4	1	5.0	0	0	16	13.0
Q. 57 Importance of leaving something for heirs												
Very important	6	20.7	0	0	11	34.4	1	5.0	1	5.3	19	15.3
Moderately important	2	6.9	6	26.1	2	6.3	2	10.0	4	21.1	16	13.0
Nice, but not a priority	10	34.5	9	39.1	10	31.3	5	25.0	1	5.3	35	28.5
Not important	9	31.0	6	26.1	7	21.9	9	45.0	7	36.8	38	30.9
Want to share it with them now	3	10.3	8	34.8	0	0	0	0	0	0	11	8.9
Responsibility to them finished	3	10.3	0	0	0	0	0	0	0	0	3	2.4
They expect it	0	0	0	0	1	3.1	0	0	0	0	1	0.8

17. Option respondents are most likely to pursue.

17.1 by age group

The sessions concluded with the leader reviewing all the options that had been discussed and asking which participants thought they were most likely to pursue.

As shown in Table 20A, the majority (73.2% overall) indicated that they would stay in their present house. The second most popular option was to buy a unit in a life care community, selected by from 15%-19% of the various age groups. Buying a smaller house ranked third. None of the other options were selected by even 10% in any age group.

Table 20A: Option most likely to pursue, by age group

Q. 58 We've talked about a number of housing options today, some of which would involve your staying in your current home and others involving selling and moving. When all is said and done, and assuming both a Reverse Annuity Mortgage and a life-tenancy arrangement were available to you, what do you think you'd be most likely to do and why? I'll go through the options now to refresh your memory. They include:

- homesharing
- taking in a boarder or adding a self-contained suite
- renting a house or apartment
- buying a smaller home
- buying a mobile home
- buying a unit in an apartment or townhouse in an ordinary development
- buying a unit in special retirement housing
- buying a unit in a retirement village
- buying a unit in a life-care community
  or
- staying on in your present home the way things are?

	52-64 (n=32)		65-74 (n=58)		75+ (n=33)		Total (n=123)	
	f	%	f	%	f	%	f	%
Stay in present home	20	62.5	47	81.0	23	69.7	90	73.2
Buy a unit in a life-care community	5	15.6	11	19.0	5	15.2	21	17.1
Buy a smaller house	5	15.6	4	6.9	3	9.1	12	9.8
Buy a unit in a retirement village	3	9.4	3	5.2	2	6.1	8	6.5
Rent a house or apartment	3	9.4	2	1.6	3	9.1	8	6.5
Buy a unit in an ordinary apartment or townhouse development	2	6.3	0	0	2	6.1	4	3.3
Buy a unit in special retirement housing	0	0	2	3.4	0	0	2	1.6
Consider a reverse annuity mortgage	0	0	0	0	1	3.0	1	0.8
Consider life-tenancy	0	0	0	0	1	3.0	1	0.8
Take in a boarder or put in a suite	1	3.1	0	0	0	0	1	0.8

17.2 by city of residence

As shown in Table 20B, the proportion who would stay in their own house ranged from 52.6% in Halifax to 82.6% in Winnipeg. Approximately one-quarter of the participants in Halifax and Vancouver were interested in the life-care community. Buying a smaller house was of greatest interest in Toronto while buying a unit in a retirement village was most popular in Halifax.

Table 20B: Option most likely to pursue, by city of residence

	Vancouver (n=29)		Winnipeg (n=23)		Toronto (n=32)		Montreal (n=20)		Halifax (n=19)		Total (n=123)	
	f	%	f	%	f	%	f	%	f	%	f	%
Q. 58 What would you be most likely to do?												
Stay in present home	20	69.0	19	82.6	25	78.1	16	80.0	10	52.6	90	73.2
Buy a unit in a life-care community	8	27.6	2	8.7	4	12.5	3	15.0	4	21.0	21	17.1
Buy a smaller house	3	10.3	1	4.3	6	18.8	1	5.0	1	5.3	12	9.8
Buy a unit in a retirement village	1	3.4	0	0	1	3.1	0	0	6	31.6	8	6.5
Rent an apartment	4	13.8	1	4.3	1	3.1	2	10.0	0	0	8	6.5
Buy a unit in an ordinary apartment or townhouse development	4	13.8	0	0	0	0	0	0	0	0	4	3.3
Buy a unit in special retirement housing	0	0	0	0	1	3.1	0	0	1	5.3	2	1.6
Consider a reverse annuity mortgage	0	0	1	4.3	0	0	0	0	0	0	1	0.8
Consider life tenancy	0	0	0	0	1	3.1	0	0	0	0	1	0.8

APPENDIX 1

1) Informed Consent Form
2) Participant Information Form

SFU
SIMON FRASER UNIVERSITY, BURNABY, B.C., CANADA V5A 1S6
GERONTOLOGY CENTRE Telephone: (604) 291-3555

SENIORS HOUSING STUDY

The Gerontology Research Centre at Simon Fraser University, under contract from the Canada Housing and Mortgage Corporation, is conducting a study of attitudes to special retirement housing and life tenancy of people 55 years of age and older. Topics to be investigated include housing needs and concerns, options available, financial factors and preferred types of housing. This information will be gathered through small group discussions that will take a maximum of 2.5 hours. Participants will also be asked to fill out a short questionnaire which will provide some basic socio-demographic information (for example, about their age, sex, marital status).

All information gathered and opinions expressed will be kept strictly confidential. Participants don't have to answer any questions they don't wish to answer and may end their participation in the study at any time.

Living conditions and financial concerns are very important to older adults. It is hoped that the information obtained in this study can help the government and public understand the requirements, problems and expectations of older citizens.

Simon Fraser University

INFORMED CONSENT BY SUBJECTS TO PARTICIPATE IN A RESEARCH PROJECT EXPERIMENT

NOTE: The University and those conducting this project subscribe to the ethical conduct of research and to the protection at all times of the interests, comfort, and safety of subjects. This form and the information it contains are given to you for your own protection. Your signature on it will signify that you have received a written description of this project, that you have received adequate opportunity to consider the information in that description, and that you voluntarily agree to participate in the project.

- - -

Having been asked by ________________________ of the Gerontology Research Centre at Simon Fraser University to participate in a research project, I have read the description of the **Seniors Housing Study.**

I understand the procedures to be used in this study.

I understand that I may register any complaint I might have about the project with the researcher named above or with Dr. Gloria Gutman, Director of the Gerontology Research Centre, Simon Fraser University.

I may obtain a summary of the results of this study, upon its completion.

I agree to participate by sharing my opinions in a discussion group as described in the document referred to above on ________________.

at ____
(place where project will be carried out)

DATE________________________ NAME__________________________________

ADDRESS____

SIGNATURE____

SIGNATURE OF WITNESS____

When you have read the description of the Seniors Housing Study, please initial it.

CONFIDENTIAL

SIMON FRASER UNIVERSITY GERONTOLOGY RESEARCH CENTRE

SENIORS HOUSING STUDY

PARTICIPANT INFORMATION

Some descriptive information is needed from you so that we may describe the overall characteristics of our volunteers. Please complete this Information Sheet by writing in the answer or checking the proper box. If you have a question, ask the group leader.

1. Age at last birthday: ☐☐

2. Sex: Male ☐ Female ☐

3. Present Marital Status: Married ☐ Widowed ☐ Divorced ☐ Separated ☐ Never married ☐

4. Present Employment Status: Work Full-time ☐ Work Part-time ☐ Retired ☐ Unemployed ☐ Not in Labour Force ☐

5. Present occupation or major pre-retirement occupation if retired: (e.g., bus driver, accountant, house-wife): ______________________
____

6. Your judgement of your current health:
Excellent ☐ Good ☐ Fair ☐ Poor ☐

7. Highest education level completed:
Primary School ☐
Some Secondary School ☐
Secondary School Graduation ☐
Some College or University ☐
University Degree ☐
Graduate or Professional Degree ☐

8. Do you receive:
Old Age Pension or Spouse's Allowance ☐
Full or Partial Guaranteed Income Supplement (G.I.S.) ☐

9. Your present home is a:

☐ Single family home ☐ Duplex, Row House, Townhouse

☐ Apartment ☐ Mobile Home

☐ Other ____________________________
(specify)

10. Who lives in your current household?

☐ Self

☐ Spouse

☐ Children (Number_______)

☐ Other relatives (Number: ______ Relationship (e.g., mother, sister)
____

☐ Non-relatives (Number: _____ Relationship (e.g., boarder, housekeeper)
____

Total no. of people in household: ______________

11. Neighborhood your present home is located in:

____

12. For how many years have you lived in this home? ☐☐

13. What do you estimate your home would sell for if it were put on the market now?

$☐☐☐☐☐☐☐

14. Do you currently have a mortgage on your home and if so how much?

☐ No mortgage Mortgage of $ ☐☐☐☐☐☐☐

15. Type of homeownership

☐ Own property and dwelling

☐ Own dwelling, lease the land

☐ Condominium or Strata Title

☐ Shares in a cooperative

☐ Other (Specify: ________________________________)

16. How many bedrooms are there in your current home? ________________

APPENDIX 2

Discussion Guide

SFU GERONTOLOGY RESEARCH CENTRE

ATTITUDES OF SENIORS TO SPECIAL RETIREMENT HOUSING AND LIFE TENANCY

GENERAL INSTRUCTIONS FOR DISCUSSION LEADERS

The goal in each discussion group is to elicit the opinion of the participants regarding each of the discussion topics. Your role as leader is to motivate all the participants to share their opinion. This requires a great deal of skill as you must encourage spontaneity while keeping them on the topic under discussion. Attentiveness to the following points will produce the greatest success:

1. Put and keep your group at ease and relaxed.
2. Encourage and assist the more reticent and shy participants to share their opinions.
3. Reinforce people for sharing. If someone goes off topic, do not shoot him/her down. Rather, reinforce on-topic remarks and steer the discussion back onto the topic.
4. Be patient with the way people express themselves and assist if they seem to have trouble expressing a viewpoint. However it is important not to put ideas into their heads or words in their mouths.
5. Try not to make value judgements or discredit a point of view. If participants start to disagree with each other, that's O.K. We want to know those areas in which there is not consensus. Do not, however, allow arguments to get out of hand or lengthy debates to develop. Remind everyone that the goal is to get everyone's opinion or point of view. There are no right or wrong answers or ideas.
6. Be attentive.
7. Be sensitive.

---

*Refer to training session notes.

8. Sometimes you will ask a question and find that the answers are not in the area we expect. If you think they didn't understand the question, repeat and if necessary, rephrase it. If, in your opinion, the unexpected answer is important, after completing the programmed question, go back to it and explore participants' opinions.
9. Do not ever give your opinion. Your role is to steer and stimulate the conversation.
10. If you get little or no response to a question, prompt and probe. If necessary, ask a specific participant his/her opinion to get the ball rolling or to keep it moving. If there is still no discussion, go on to the next topic.

Pre-Discussion Procedure

1) Arrive at session 45 minutes prior to start time.
2) Upon your arrival, post no smoking signs in the discussion room and directional signs in the building so that participants can easily find the room.
3) Verify that you have a "Focus Group Kit" for each participant. A kit is in an envelope which contains:
   - Information sheet
   - Informed Consent form
   - Demographic Information form
   - Blank name tag
   - Pencil

   Make sure the envelopes for each group have the group number on them. Each should also carry a participant's number (i.e., 1 thru 9). Seat participants in order of their numbers. No. 1 should be to your left, no. 9 to your right). If participants come early have them fill out the forms before the discussion begins and, when they are completed, return them to the envelopes. Be sure to collect the envelopes.

4) Leader and coders should put on name tags with their first name only.

5) Set up 10 chairs around a table (if possible) or in a circle. Coders' chairs should be set up outside the circle but close enough so they can clearly see and hear the participants whose responses they are responsible for coding.

6) Set up tape recorder so mike is in centre of group.

7) Set up coffee and cookies.

8) When each subject arrives, introduce self and coders. Have him/her fill out a name tag (first name only; use felt pen). Give him/her an envelope. Introduce subject to other participants who have already arrived.

9) Point out the bathroom.

10) Begin session when all participants have arrived or if some are late, start within 10 minutes of scheduled start time. Late-comers should be introduced to the group and blended into it. At the end, give them their envelope and ask them to read Information sheet and completed Informed Consent and Demographic Information Form.

Discussion Group Procedures

1. Ask everyone to be seated.
2. Make the opening remarks. If they have not arrived early and done so already, have participants fill out the forms in their envelope.
   Have forms reinserted in the envelopes. Collect the envelopes. Give general instructions for the discussion groups. Ask for questions and

provide the necessary answers. Follow the script but do not read it. It is important to be loose and natural.

3. Begin the discussion by announcing the first topic and proceed with the questions. Continue moving through all topics until complete. The entire session should last no longer than 2-1/4 hours.
4. At the end of the group, thank all the participants, answer any questions that they may have. Have them fill out an envelope if they wish a summary of findings.
5. Clean up the room and prepare it for the next group.
6. After the last session of the day, clean-up the room and restore it to the condition it was in when you started. Lock-up if needed and thank the host association for their assistance.

Opening Comments

Hello, my name is (Your first name). I am with the Gerontology Research Centre at Simon Fraser University (in Burnaby, British Columbia). (Coder 1 - first name) and Coder 2 - first name are also with the Centre. (POINT OUT 2 CODERS). Thank you for joining us today and for your willingness to share your opinions about housing for older people. The study that you'll be participating in today was initiated by the Canada Mortgage and Housing Corporation (CMHC). It is part of their study of a wide range of housing options for older Canadians and financial mechanisms that might improve housing affordability.

Before I go any further, a very important point I want to stress about today's study is that CONFIDENTIALITY IS ASSURED. While the opinions you express will be communicated to CMHC, your names will remain CONFIDENTIAL. No opinion will be identified with any specific participant nor will CMHC know who participates. [As you probably noted] the Information Sheet you [completed/will be asked to complete in a few minutes] does not ask for your name, your name tag has only your first name on it, and the Informed Consent Form you sign binds us legally to maintain confidentiality. By the way, I hope you don't mind being called by your first name but it does protect confidentiality.

We are carrying out group sessions like this one in five cities across Canada: in Vancouver, Winnipeg, Toronto, Montreal and Halifax. Telephone interviews were conducted with 600 people a few weeks ago. All of this should give CMHC some very useful information about older people's views of various housing options.

Do you have any questions so far?

(AFTER ANSWERING QUESTIONS, IF THEY HAVE NOT FILLED OUT THE FORMS, SAY: NOW WOULD YOU PLEASE OPEN YOUR ENVELOPE AND FILL OUT THE FORMS IN IT.)

(WHEN EVERYONE HAS COMPLETED THE FORMS, HAVE THEM RETURNED TO THE ENVELOPES, COLLECT THEM AND CONTINUE.)

I will now explain today's procedure. We have a number of housing-related topics to discuss. There are no right or wrong answers and most likely there will be a number of points of view. It is not necessary to agree with each other and all opinions or ideas are valid. Your role is to participate. We are interested in EVERYONE'S ideas and viewpoint. Please share your opinions with the group like you would with friends and neighbors. Talk to the group, not just to me.

While we want each person's view, if your view has already been well presented, just say so. It's not necessary to repeat your idea in detail. On the other hand, if your idea has only been partially discussed, it is important for you to speak up.

My role as moderator is to steer the conversation and see that everyone participates. While I may have opinions, I am not here to give them.

You will notice that there is a tape recorder and microphone in the room. In addition to the tapes, there are the two observers you have already met, who will be making notes about what is said. This is being done because we expect you'll have many important things to tell us and we don't want to miss anything. Once we've reviewed the tapes and notes, they will be destroyed so no information can be linked to you personally.

Are there any questions or comments you would like to make before we begin our discussion?

(ANSWER QUESTIONS AND THEN BEGIN TOPICS.)

INSTRUCTIONS FOR STARTING THE DISCUSSION

1. START BY SAYING - "I'm going to start by asking each of you to give us your name and tell us the type of home you currently own and how long you've lived there."

2. GO AROUND THE GROUP THEN SAY - "Our first topic for discussion has to do with "Best and least liked features of homeownership".

3. THEN SAY - "Our first question is: "What are the things you like best about being a homeowner?"

4. Hopefully, the discussion will begin spontaneously. However, since this will be the first time the group has to participate, you may find some prompting is required. IF PROMPTING IS NEEDED SAY - "Some of the things that other groups have mentioned are having lower monthly housing costs than would be the case if one was renting, having security of tenure -- that is, knowing that nobody can ask you to move out, and being free to personalize your home -- that is, to paint it or removate it any time or any way you choose."

5. If you still do not get the discussion going, select one participant and ask him/her to begin. Once all those who respond spontaneously have spoken, ask each person, by name, who has not replied if he/she would like to add anything.

6. FOR THE 2ND AND SUBSEQUENT QUESTIONS WITHIN A TOPIC SAY - "Our next question is ___(Read the Question)___."

7. Hopefully, a prompt will no longer be required but if it is, select one group member and ask for his/her viewpoint or response.

8. On any question, if the group is having difficulty, SELECT A COUPLE OF EXAMPLES FROM THE RESPONSE CATEGORY AND SAY - "Some of the things that other groups have mentioned are..."

9. Once a topic is completed, GO TO THE NEXT TOPIC AND INTRODUCE IT BY SAYING - "Now we will move on to another topic. This topic is ___(Read Topic Title).___

10. Introduce each question in the same manner as in instruction #5.

SFU GERONTOLOGY RESEARCH CENTRE

FOCUS GROUP STUDY OF SENIORS' ATTITUDES TO SPECIAL RETIREMENT HOUSING AND LIFE-TENANCY

July 9, 1987

DISCUSSION GUIDE

I. Form and Duration of Residence in Current Housing

	Response Categories
1. I'm going to start by asking each of you to tell us what type of home you currently own and how long you've lived there.	a) type of home - apartment - duplex, row home or townhouse - mobile home - single family home b) duration of residence - less than 1 year - 1-5 years - 6-10 years - 11-15 years - 16-20 years - 20+ years

II. Best and Least Liked Features of Homeownership

	Response Categories
2. What are the things you like best about being a homeowner?	- financial security (it's my nest egg) - having a garden - independence/freedom - kids can move back in - lower monthly housing costs than if renting - personalization (can paint/fix as and when I like) - pride of ownership - privacy - security of tenure (i.e. nobody can move me out) - something to leave my children - space for hobbies - space for grandchildren - specific design features (e.g., large rooms)
3. What are the things you like least about being a homeowner?	- at mercy of repair people - fearful of intruders/being victimized - financial difficulty maintaining house - having to maintain garden - having to maintain/repair home - home too large - insufficient income after paying housing costs - locked into changing neighborhood - lonely/socially isolated - specific design features (e.g. stairs) - worry about security during absence (e.g. while on vacation)

III. Likelihood of Selling Your Present Home

	Response Categories
4. Have you ever seriously considered selling your current home and if so, why?	- Yes - No - children leaving home - death of spouse - difficulty with self care - financial - home deteriorating - home too large - illness/disability self or spouse - inconvenient to facilities and services - inconvenient to public transportation - neighborhood has changed - never seriously considered - physical difficulty maintaining home and garden - design barriers (e.g. too many stairs) - too much noise and traffic - want a change of climate - want change of lifestyle - want to be closer to friends & relatives
[ASK THOSE WHO HAVE CONSIDERED]	
5. Why did you decide not to sell?	- children didn't move out - children moved/moving back in - couldn't get what I could pay for/ wanted in desired location - crisis passed (e.g., spouse got well) - didn't want change of lifestyle - fear/reluctance to move - got homemaker/home help - legal fees/moving costs - new homes poorly constructed - no better alternative - selling still under consideration - sentimental value of house/possessions - too much effort to move - want garden
6. If in future, you were to sell your home, what would be your reasons for doing so?	- children leaving home - death of spouse - difficulty with self care - difficulty with transportation (e.g. if sold car) - financial (e.g., if costs too high/had insufficient income after paying housing costs) - home too large - if had physical difficulty maintaining home and/or garden - if lonely/socially isolated - if neighbourhood changed - poor health self or spouse - structural problems (e.g. too many stairs) - want change of lifestyle

IV. Options for Staying in Place

Besides selling their home, there are a number of other options some people consider. These are options that allow them to stay in their home.

	Response Categories
7. For example, have you heard about homesharing?	- has heard about - has not heard about

Just to be sure we are talking about the same thing, here is a definition of homesharing. It's an arrangement where one or more unrelated people live together in a dwelling unit. Each has a private space while sharing common areas such as a bathroom, kitchen, living and dining room. They share decision-making and daily management of the home.

8. What do you think are the advantages of homesharing?	Advantages - provides companionship - provides help maintaining home - reduces costs - releases equity - someone there in case of emergency
9. What do you think are the disadvantages?	Disadvantages - incompatibility of homesharers - conflict between homesharers - loss of privacy - loss of space - noise
10. Is homesharing something you would seriously consider?	- is homesharing now - no - yes, but only with older person - yes, but only with younger person

Renting out part of one's home, that is, taking in a boarder or putting in a self-contained suite is another option some older homeowners have considered.

11. What do you think are the advantages of taking in a boarder or putting in a self-contained suite?	Advantages - generate income - reduce costs - someone there in case of emergency
12. What do you think are the disadvantages?	Disadvantages - cost of putting in a suite - legality? - loss of privacy - loss of space - may need to evict
13. Is taking in a boarder or putting in a self-contained suite in your home something you would seriously consider doing?	- might put in a self-contained suite - might take in a border - put in a suite - took in a boarder - would never consider either

	Response Categories
14. Have any of you ever heard of a reverse annuity mortgage?	- has heard of it - has not heard of it

Again, just to make sure we are all talking about the same thing, let's take a minute and define our terms.

A Reverse Annuity Mortgage is a plan that allows seniors to have extra income by using their equity -- or the value -- they've built up in their home.

Under this plan, an older homeowner would take out a mortgage on his or her home and the plan guarantees the homeowner a monthly income for a fixed period of time (usually 10-15 years) or, in some plans, for life. The mortgage and interest doesn't have to be repaid until the fixed term expires or the owner dies or the home is sold.

15. What do you think are the advantages of a Reverse Annuity Mortgage?	Advantages - a prospective borrower is "credit-worthy" based on his/her home equity rather than income - funds to repair home - higher monthly income - higher standard of living - senior or estate can take advantage of increasing property values when the loan is due for repayment
16. What do you think are the disadvantages?	Disadvantages - can't pass home equity on to children - in fixed-term version, borrower may outlive the term of the loan - interest charges - loss of financial security - real value of fixed monthly payments may drop due to inflation - someone else gets the advantage/ makes money
17. Is a Reverse Annuity Mortgage something you personally would consider?	- Yes - No - Don't know

V. Selling and Moving

As an alternative to staying in your present home, you could sell it and use the proceeds to rent, or to purchase a smaller house, a mobile home or a unit in an age mixed complex or in special retirement housing. We are interested in finding out what you think are the advantages and disadvantages of each of these options and which you would seriously consider for yourself. We realize that finances are a problem for many older homeowners. If one of the options we mention is something you'd like to have but feel you can't afford, please say so. It's really important for us to find out the extent to which affordability influences the decisions of older homeowners.

	Response Categories
18. Let's start with renting. What are the advantages of renting?	Advantages - if in an apartment, others around for companionship - if in an apartment, others around to help in an emergency - may get security patrol, swimming pool, sauna - may not have to pay for utilities - money in the bank - money to invest - no garden or repairs to worry about - not locked in - secure parking - security during absence
19. What are the disadvantages?	Disadvantages - can't personalize the space - fewer assets - less space - no home to leave to heirs - no security of tenure - rent may increase - rules and regulations - would be uprooted
20. Is selling your present home and then renting a house or apartment something you personally would consider doing?	- Yes - No
21. What about purchasing a smaller single family detached house? What are the advantages?	Advantages - cheaper to maintain - easier to maintain - get rid of some of my possessions - have more money to spend but still have house to pass on to heirs - still a homeowner - still have a garden

	Response Categories
22. What are the disadvantages?	Disadvantages - less space for self and spouse - less space for visitors - maintenance the same - smaller asset
23. Is buying a smaller single family detached house something you would seriously consider doing?	- Yes - No
24. What about a mobile home? What are the advantages of buying a mobile home?	Advantages - cheaper to buy - could have a garden - could move it - easier to maintain - have more money to spend but still have a home to pass on to heirs - may get security patrol and swimming pool, etc. - part of a community - people around in case of emergency
25. What are the disadvantages?	Disadvantages - home deteriorates faster - if in a co-op or strata, may be required to make an undesired capital expenditure - if in a co-op or strata, operating and maintenance costs for common space are a group decision - if renting, cost of pad may go up - low resale value - no security of tenure - not nice enough - poor location of mobile home parks - too small
26. Is purchasing a mobile home something you would seriously consider doing?	- already in mobile home - would consider - would not consider
27. What about purchasing a unit in an apartment or townhouse development? What are the advantages?	Advantages - could have a private patio, yard and/or garden - less responsibility for maintenance and repairs - lower operating cost - part of a community - Resident's Council - security during absence - still a homeowner - well kept - will probably get security patrol, swimming pool, sauna, etc.

	Response Categories
28. What are the disadvantages?	Disadvantages - may be required to make an undesired capital expenditure (e.g. for adding a sauna or swimming pool) - operating and maintenance costs may increase - operating and maintenance costs too expensive - Resident's Council
29. Is purchasing a unit in an apartment or townhouse development something you would seriously consider doing?	- already in a condominium - No - Yes - would prefer but can't afford
30. Now I'd like to ask how you'd feel about purchasing a unit in special retirement housing. Here I'm talking about housing specially built for seniors, not a nursing home. What do you think are the advantages of special retirement housing?	Advantages - all the advantages of homeownership plus extras - companionship of age peers - good security - may have emergency alert system - may offer housekeeping services - may offer meal service - may offer personal care and some - may offer medical services - may offer recreational and social programs - special design features (e.g., no stairs or barriers) - still a homeowner - units well designed - variety of unit types (e.g. apartments, townhouses) congregate care
31. What are the disadvantages?	Disadvantages - designed for younger-old - too many old people - too many sick/frail people - poorly located - units too small
32. Still on the topic of selling your house and buying something else, would you personally consider purchasing a unit in special retirement housing?	- would consider - would not consider
33. How soon might you do so -- in 2 years, 5 years, 10 years?	- in 2 years - in 5 years - in 10 years

COFFEE BREAK

Response Categories

VI. Life-tenancy Arrangements

Still on the topic of selling your present home and moving into something else, I'd now like to talk about life-tenancy arrangements. A life-tenancy is a lifetime leasehold on a residential unit. The unit could be an ordinary house, townhouse or apartment but would usually be in special retirement housing. You buy a lease which guarantees you, and your spouse, the right to occupy the unit for the rest of your lives. You pay a lump sum in advance plus a monthly maintenance fee. The up-front cost is determined by your life expectancy. In the case of a couple, the cost is based on whoever has the longer life expectancy. For example, under a life-tenancy arrangement, a unit with a market value of $100,000 would cost a __ year old male about $__,___. For a __ year old female it would cost about $__,___.

	Male	Female
- 60 year old,	$62,000	$72,000
- 70 year old,	$46,000	$56,000
- 80 year old,	$30,000	$37,000

In the basic model, you are simply buying the right to live in the unit for the rest of your life. There are options which can be negotiated into the agreement, which I'll get to later, but now I'd like to focus on this basic model.

	Response Categories
34. What do you see as the advantages of the life-tenancy arrangement as I've described it, in its basic form?	Advantages - cheaper than straight purchase - could upgrade your housing - good for people with no heirs - security of tenure - spouse wouldn't have to move - would have more money now to spend on my family
35. What do you see as the disadvantages?	Disadvantages - can't renovate to accommodate changing needs - don't profit from appreciation of the unit - have to pay maintenance fees - locked into a home which, over time, may no longer be appropriate structurally, locationally, socially or in terms of your ability to maintain it - lose control/independence - lose your investment if you move - may come to need nursing home care - no longer a homeowner thus can't pass unit on to your heirs - someone else gets the advantage/ makes money

	Response Categories
36. How interested would you personally be in a life-tenancy arrangement as I have just described it?	- moderately interested - not interested - very interested

VII. Factors that Might Increase the Attractiveness of the Life-Tenancy Option

In other countries where the life-time lease-hold arrangement has been used, it has been tailored in various ways to meet peoples' needs and concerns. I'm going to describe some of these variations and in each case, I want to know whether that arrangement would make you more interested in purchasing a life-tenancy.

37. For example, if a person wanted to withdraw from a life-tenancy arrangement, there could be some reimbursement of the pre-paid lease. Would you be more interested in life-tenancy if that were part of the arrangement?	- yes - no - don't know - only if there was no extra maintenance fee
38. Another variation is to provide some reimbursement to the estate if the leaseholder dies within the first 10 years. If this were possible, would the life-tenancy arrangement be more attractive to you?	- yes - no - don't know - only if there was no extra maintenance fee
39. If some share of the appreciation of the unit were to go to your estate, would you be more interested?	- yes - no - don't know
40. Are there any other financial, or management options, that would make the life-tenancy arrangement more attractive to you?	- ability to sublet - public or nonprofit sponsorship - Resident's Council - say in maintenance fee

41. What other things would make a life-tenancy arrangement more attractive to you? We are thinking here about features of the unit itself, for example, its size and number of rooms, and services that might be available.	- if the unit was in a desired location
	- if the unit had special design features
	- if the project offered, at no extra cost
	  - housekeeping services
	  - meals
	  - medical services
	  - recreational programs and facilities (e.g. golf course)
	  - personal care, if needed
	  - a nursing home bed, if needed
	- if there was an attractive peer group
	- if there was no extra maintenance fee
	- if units were larger and more attractive

	Response Categories
42. Some people [like you] are concerned about what happens if a person needs a nursing home bed. If a bed was guaranteed to you if you needed it, would this make a life-tenancy arrangement more attractive to you?	- yes - no - don't know - want to choose my nursing home

VIII. Preferred Types/Characteristics of Retirement Housing

In this section, we'd like to survey your opinion about various facilities and services and configurations of special retirement housing.

Assume for the moment that you had sold your home and were planning to purchase a unit in a retirement housing complex.

43. First of all, what would you look for in your dwelling unit in the way of rooms and other features?	- den - ground floor - kitchen with eating area - large rooms - more than one bathroom - one bedroom - secure parking - separate dining room - studio/bachelor unit - two bedrooms - utility room - view - yard
44. What would your preferred form of housing be -- that is, would you prefer an apartment in a low rise or a high-rise building, a single detached house, a duplex, rowhouse or townhouse or a mobile home?	- duplex, row house, townhouse - elevator - mobile home - single detached house - unit in high-rise - unit in low-rise - walk-up (i.e., no elevator)

We've talked about design of the dwelling unit and about your preferred housing form, now let's talk about the kind of complex you might move into. One type is a single building. Another type I'd especially like to get your opinions about is the retirement village.

	Advantages
45. Retirement villages generally range in size from 300 to 500 people. They offer a wide range of recreational facilities and programs but don't offer nursing home care. What do you think are the advantages of living in a retirement village?	- emergency alert system - large lounge area - recreational activities

	Response Categories
46. What are the disadvantages?	Disadvantages - designed for the young-old - lack of medical care - lack of privacy - too many other older people - too much pressure to participate - too much togetherness
47. Is the purchase of a unit in a retirement village something you would seriously consider?	- Yes - No - Don't know
48. What about a multi-level complex, also known as a continuing care retirement community? This is one which offers a range of accommodations from self-contained suites to skilled nursing care. It guarantees a person whatever level of care they might need, including nursing home or chronic care. How interested would you be in this type of retirement accommodation and why?	- Moderately interested - Not interested - Very interested Reasons - don't have to move if you need more care - poor quality of health care
49. There are a number of recreational facilities and programs that could be included in any type of retirement housing complex. Which would you like to have in the complex you were moving into?	- card rooms - community room/lounge - golf course - health spa with whirlpool, sauna, exercise equipment - squash/tennis courts - swimming pool - workshops
50. Some retirement housing complexes offer food services. Which would you like to have?	- coffee shop/snack bar - dining room where a person could buy lunch or supper if they didn't want to cook - food available for special diets - good quality food - room service

	Response Categories
51. Some retirement complexes offer housekeeping services, personal care (e.g. help with bathing, dressing) and some medical care. What services of these types would you want to have available, if you needed them, in the complex you moved into?	- doctor on call - hairdresser - intermediate care home on the premises - nurse on the premises at all times - 24 hr. extended care on the premises - "sick bay" a person could go to if ill then return to their own unit - wants housekeeping - wants personal care
52. The final question in this section has to do with security issues. What kinds of security systems and services do you think should be included in retirement housing both in terms of protecting you from intruders and in the event of illness or an accident?	- "buddy system" - emergency call/intercom - fire protection - locked front door to building - nurse on the premises - room checks to see if resident is OK - secure parking - security patrol - walls around the complex

IX. More about Life Tenancy Arrangements

I'd now like to come back to the life-tenancy arrangement.

53. If all or most of the special services and amenities you've said you'd like to see in retirement housing could only be made affordable to you through a life-tenancy arrangement, would this overcome the various disadvantages we've discussed and would you be likely to actually purchase a unit on a life-tenancy basis?	- Yes - No - Don't know

	Response Categories
54. If it wasn't possible in a life-tenancy arrangement to have all or most of the services and amenities we've talked about, which would be essential before you would consider purchasing a unit on a life-tenancy basis?	- care and services optional - emergency call button - guaranteed nursing home bed if needed - health care - housekeeping - meals - nurse on the premises - personal care - secure parking - sufficient space in unit
55. Would you recommend a life-tenancy arrangement [to your parents/to an elderly relative]? Why?	- Yes - No - Don't know

X. Concluding Questions

56. By this time in your life, you have accumulated some assets. What are your priorities for the use of these?	- increase my standard of living - leave it to charity - leave to my estate - maintain my standard of living - travel
57. How important is it for you to leave something for your heirs?	- moderately important - nice but not a priority - not important - very important - want to share it with them now

	Response Categories
58. We've talked about a number of housing options today, some of which would involve your staying in your current home and others involving selling and moving. When all is said and done, and assuming both a Reverse Annuity Mortgage and a life-tenancy arrangement were available to you, what do you think you'd be most likely to do and why? I'll go through the options now to refresh your memory. They include: - homesharing - taking in a boarder or adding a self-contained suite - renting a house or apartment - buying a smaller home - buying a mobile home - buying a unit in an apartment or townhouse in an ordinary development - buying a unit in special retirement housing - buying a unit in a retirement village - buying a unit in a life-care community or - staying on in your present home the way things are?	- Depends on your health - Don't know until you reach the situation - buying a mobile home - buying a smaller home - buying a unit in a life-care community - buying a unit in an apartment or townhouse in an ordinary development - buying a unit in a retirement village - buying a unit in special retirement housing - homesharing - renting a house or apartment - staying on in your present home the way things are - taking in a boarder or adding a self-contained suite
59. In the five minutes we have left, is there anything else about housing and older people you think we and CMHC should know or be concerned about?	

CLOSING

THANK PARTICIPANTS BY SAYING -

On behalf of the SFU Gerontology Research Centre and CMHC, I really want to thank you for taking the time to come and share your ideas and opinions with us today.

If you would like a summary of the findings, please put your name and address on one of these envelopes and leave it with us.

IN VANCOUVER ONLY, HAND OUT PARKING/GAS REBATE AND SAY -

In this envelope you will find $5 to help cover your transportation costs. Please sign this receipt form as we need it for our records.

IN WINNIPEG, TORONTO AND HALIFAX, GET PARTICIPANTS' NAME, ADDRESS AND PARKING/TRANSPORTATION COSTS. THE LIST IS FOR NACA WHO WILL REIMBURSE THESE COSTS AND SEND A THANK YOU CARD.

APPENDIX 3

Discussion Group Coding Form

Simon Fraser University

Seniors Housing Study

Discussion Group Coding Form

Group # ______________________________

Leader ______________________________

Coder ______________________________

Location ______________________________

Date ______________________________

Respondent #

TOPIC 1: Form and Duration of Residence in Current Housing

Q. 1 I'm going to start by asking each of you to tell us what type of home you currently own and how long you've lived there.

	1	2	3	4	
a) Type of home					
Apartment					
Duplex, row home or townhouse					
Mobile home					
Single family home					
b) Duration of residence					
Less than 1 year					
1-5 years					
6-10 years					
11-15 years					
16-20 years					
20+ years					

TOPIC II: Best and Least Liked Features of Homeownership

Q. 2 What are the things you like best about being a homeowner?

Financial security (it's my nest egg)					
Having a garden					
Independence/freedom					
Kids can move back in					
Lower monthly housing costs than if renting					
Personalization (can paint/fix as and when I like)					
Pride of ownership					
Privacy					
Security of tenure (i.e. nobody can move me out)					
Something to leave my children					
Space for hobbies					
Space for grandchildren					
Specific design features (e.g. large rooms)					
Other					

	1	2	3	4	
Q. 3 What are the things you like least about being a homeowner?					
At mercy of repair people					
Fearful of intruders/being victimized					
Financial difficulty maintaining house					
Having to maintain garden					
Having to maintain/repair home					
Home too large					
Insufficient income after paying housing costs					
Locked into changing neighbourhood					
Lonely/socially isolated					
Specific design features (e.g. stairs)					
Worry about securing during absence (e.g. while on vacation)					
Other					

[A similar format was used to record responses to all remaining topic areas and questions included in the Discussion Guide. Observer 1 used a form such as this one to code responses for subjects 1 through 4; Observer 2's form was for use with subjects 5 - 8.]